

STIC Database Tracking Number: 259137

To: Kelly Campen
Location: KNX 4A11
Art Unit: 3691
Date: 03/16/2009
Case Serial Number: 09/713770

From: Heidi Myers
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KNX 4A70
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Search Notes

09/713770 **FULL TEMPLATE SEARCH**
CARD-BASED SYSTEM AND METHOD FOR ISSUING NEGOTIABLE INSTRUMENTS

Dear Examiner Campen:

Please find attached the results of your search for the above-referenced case. The full template search was conducted in Dialog.

I highlighted this case in yellow whenever it appeared in the results. And I highlighted in green a few references which *might* be helpful. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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**EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

I. Inventor Search Results from Dialog

Patent Files

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2008/Oct(Updated 090220)
(c) 2009 JPO & JAPIO
File 350:Derwent WPIX 1963-2008/UD=200914
(c) 2009 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.
File 348:EUROPEAN PATENTS 1978-200911
(c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB=20090115|UT=20090108
(c) 2009 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-200911
(c) 2009 UNIVENTIO/THOMSON

Set	Items	Description
S1	129	AU=(COYLE A? OR COYLE, A? OR COYLE (2N) (A OR ADAM))
S2	0	LIMITALL IS ON
S3	6	(PREPAID OR PRE()PAID OR TRANSACTION OR SUB OR SECOND OR S- ECONDARY OR OTHER OR DIFFERENT OR SEPARATE) (2N) (ACCOUNT OR AC- COUNTS) OR SUBACCOUNT??
S4	3	(TRANSFER? OR TRANSMISS? OR SWEEP??? OR MOVE OR MOVES OR M- OVED OR MOVING OR PASS???) (15N) (FUNDS OR PREPAYMENTS OR PRE()- PAYMENTS OR DEPOSIT OR DEPOSITS OR MONEY OR MONIES)
S5	7	S3 OR S4

5/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.
0016671336 - Drawing available
WPI ACC NO: 2007-386421/200736
Related WPI Acc No: 2007-023592
XRPX Acc No: N2007-289470

Redeeming method for debit card in reloadable debit card system, involves issuing instruction to generate negotiable instrument payable of amount less than or equal to balance of identified account to holder of identified account

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: COYLE A

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20070045409	A1	20070301	US 2000713603	A	20001115	200736 B
			US 2006534962	A	20060925	

Priority Applications (no., kind, date): US 2000713603 A 20001115; US 2006534962 A 20060925

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20070045409	A1	EN	7	2	Continuation of application US 2000713603

Continuation of patent US 7127426

Alerting Abstract US A1

NOVELTY - The method involves identifying an account associated with a stored-value card from a card identifier. An instruction to generate a negotiable instrument payable of an amount less than or equal to a balance the identified account is issued to a holder of the identified account. Funds in the identified account are prohibited from being redeemed directly for cash.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a host computer.

USE - For redeeming a debit card in a reloadable, non-cash dispensing debit card system.

ADVANTAGE - Allows use of debit card anonymously, and allows reloading of the card in predetermined increments. Allows restriction of the use of card to goods and services purchases. Allows preprinting of the card for distribution to retail point of sale (POS) establishments for resale. Allows use of the card to purchase goods and services throughout a network of subscribing merchants. Enables secure and efficient operation of debit card system.

DESCRIPTION OF DRAWINGS - The figure shows the schematic block diagram of reloadable debit card system.

Title Terms/Index Terms/Additional Words: METHOD; DEBIT; CARD; RELOAD; SYSTEM; ISSUE; INSTRUCTION; GENERATE; NEGOTIATE; INSTRUMENT; AMOUNT; LESS ; EQUAL; BALANCE; IDENTIFY; ACCOUNT; HOLD

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06K-0005/00	A	I	F	B	20060101
G06Q-0020/00	A	I	L	B	20060101
G06Q-0040/00	A	I	L	B	20060101
G06K-0005/00	C	I		B	20060101
G06Q-0020/00	C	I		B	20060101
G06Q-0040/00	C	I		B	20060101

US Classification, Current Main: 235-380000; Secondary: 705-017000, 705-044000

US Classification, Issued: 235380, 70517, 70544

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T05-H02C3

5/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0016307425 - Drawing available

WPI ACC NO: 2007-023592/200703

Related WPI Acc No: 2007-386421

XRPX Acc No: N2007-018355

Stored value card system for e.g. reloadable debit card, has computer which authorizes purchase at point of sale establishment and debits cost from sub - account of card

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: COYLE A

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 7127426	B1	20061024	US 2000713603	A	20001115	200703 B

Priority Applications (no., kind, date): US 2000713603 A 20001115

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7127426	B1	EN	7	2	

Alerting Abstract US B1

NOVELTY - A card issuing institution issues a card, assigns card identifier associated with the card, and credits reloadable value associated with the card. The card identifier identifies **sub - account** associated with card. The host computer authorizes a purchase made by presenting the card at a point of sale establishments, and debits the cost from the **sub - account**, so that redemption of balance of **sub - account** is payable to account holder in the form of money order. The host computer prohibits reloadable value from being redeemed directly to cash.

DESCRIPTION - An INDEPENDENT CLAIM is included for method for purchasing goods and services in transactions using value-added cards.

USE - For commercial transactions in payment of purchase or sale of goods using credit cards, debit cards, gift cards.

ADVANTAGE - The transactions corresponding to reloadable debit cards are performed efficiently and securely.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the stored value card system.

Title Terms/Index Terms/Additional Words: STORAGE; VALUE; CARD; SYSTEM; RELOAD; DEBIT; COMPUTER; AUTHORISE; PURCHASE; POINT; SALE; ESTABLISH; COST; SUB; ACCOUNT

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I F B 20060101

G06Q-0040/00 C I F B 20060101

US Classification, Issued: 70541, 70537, 70544, 70545

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T05-L01B; T05-L02

5/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013652597 - Drawing available

WPI ACC NO: 2003-748689/200370

XPX Acc No: N2003-600111

Debit card system, has reloadable value associated with each card and representing purchasing price that is received by point-of -sale establishment and credited to card by issuing institution

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: COYLE A

Patent Family (2 patents, 98 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2003079262	A1	20030925	WO 2002US7035	A	20020308	200370 B
AU 2002245628	A1	20030929	AU 2002245628	A	20020308	200432 E
			WO 2002US7035	A	20020308	

Priority Applications (no., kind, date): WO 2002US7035 A 20020308

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2003079262	A1	EN	16	2		

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ
VN YU ZA ZM ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002245628 A1 EN PCT Application WO 2002US7035
Based on OPI patent WO 2003079262

Alerting Abstract WO A1

NOVELTY - The system has a reloadable value associated with each card (10) and representing purchasing price that is being received by a point-of-sale establishment (8) and credited to the card by an issuing institution (4). A **sub - account** (12) associated with each card is identified by the card identifier. The card is usable for purchases by presenting card at the point-of-sale where the **sub - account** is debited.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of purchasing goods and services in transactions utilizing value-added cards.

USE - Used for **transferring money** for payment of goods and services.

ADVANTAGE - The card is reloaded in predetermined increments and is restricted to goods and services purchases. The card provides high security of usage and helps to minimize losses to the users.

DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of a reloadable debit card system.

- 4 Issuing institution
- 8 Point-of-sale network
- 10 Card
- 12 **Sub - account**
- 18 **Sub - account** identifier

Title Terms/Index Terms/Additional Words: DEBIT; CARD; SYSTEM; RELOAD; VALUE; ASSOCIATE; REPRESENT; PURCHASE; PRICE; RECEIVE; POINT; SALE; ESTABLISH; CREDIT; ISSUE; INSTITUTION

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00	A	I	R	20060101
G07F-0007/02	A	I	R	20060101
G06Q-0020/00	C	I	R	20060101
G07F-0007/00	C	I	R	20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3F, G06Q-020/00K4P, G07F-007/02E

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-J05A1; T05-H02C3; T05-L01B

5/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.
0012941305 - Drawing available
WPI ACC NO: 2003-017978/200301
XRPX Acc No: N2003-013853

Negotiable instrument issuing system for financial transaction, determines whether balance of funds of account holder is reached input monetary amount, so as to print amount on negotiable instrument

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: COYLE A

Patent Family (4 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020138424	A1	20020926	US 2000713770	A	20001116	200301 B
			US 200294372	A	20020308	
WO 2003079261	A1	20030925	WO 2002US7032	A	20020308	200373 NCE
AU 2002252237	A1	20030929	AU 2002252237	A	20020308	200432 NCE
			WO 2002US7032	A	20020308	
US 7228292	B2	20070605	US 200294372	A	20020308	200737 E

Priority Applications (no., kind, date): US 2000713770 A 20001116; US 200294372 A 20020308; WO 2002US7032 A 20020308; AU 2002252237 A 20020308

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020138424	A1	EN	24	11	C-I-P of application US 2000713770
WO 2003079261	A1	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002252237 A1 EN PCT Application WO 2002US7032
Based on OPI patent WO 2003079261

Alerting Abstract US A1

NOVELTY - A server stores account information for balance of funds for each account holder. A processor input with account identifier of the account holder and a monetary amount communicates with the server to determine whether the balance of funds associated with the account holder is reached the monetary amount, so as to print the monetary amount in a negotiable instrument.

DESCRIPTION - An INDEPENDENT CLAIM is included for negotiable instruments issuing method.

USE - For cash card based financial transaction.

ADVANTAGE - Enables easy and safe maintaining of customer **transaction accounts** by issuing the negotiable instrument printed with requested monetary amount, without the need for qualifying approval procedures,

reporting details associated with banking relationship and spending money.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram illustrating movement of funds through an account structure.

Title Terms/Index Terms/Additional Words: NEGOTIATE; INSTRUMENT; ISSUE; SYSTEM; FINANCIAL; TRANSACTION; DETERMINE; BALANCE; FUND; ACCOUNT; HOLD; REACH; INPUT; MONEY; AMOUNT; SO; PRINT

Class Codes

International Classification (Main): G06Q-040/00

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0007/08 A I R 20060101

G06K-0005/00 A I R 20060101

G06Q-0020/00 A I R 20060101

G06Q-0030/00 A I R 20060101

G06F-0007/06 C I R 20060101

G06K-0005/00 C I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0030/00 C I R 20060101

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K4P, G06Q-030/00C

US Classification, Current Main: 705-039000; Secondary: 235-375000, 235-379000, 235-380000, 235-381000

US Classification, Issued: 70539, 70539, 235375, 235379, 235380, 235381

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-J05A; T01-J05B4P; T01-N01A1; T01-N01A2F;

T01-N02A3C; T01-N02B1A; T05-L02; W01-A05B

5/5/6 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01049221 **Image available**

RELOADABLE DEBIT CARD SYSTEM AND METHOD

SYSTEME ET PROCEDE DE CARTE DE DEBIT RECHARGEABLE

Patent Applicant/Assignee:

FIRST DATA CORPORATION A Delaware Corporation, 6200 Quebec Street, Suite 330K, Englewood, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COYLE Adam, 7629 Nuthatch Circle, Parker, CO 80134, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

RODGERS Marcia J (et al) (agent), Shughart Thomson & Kilroy, PC, 120 West Twelfth Street, Kansas City, MO 64105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200379262 A1 20030925 (WO 0379262)

Application: WO 2002US7035 20020308 (PCT/WO US0207035)

Priority Application: WO 2002US7035 20020308

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class (v7): G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 3654

English Abstract

A reloadable debit card system (2) and method includes an issuing institution (4) whereat a main account is set up and multiple **sub - accounts** are established thereunder. Each **sub - account** corresponds to a respective cardholder. The **sub - accounts** are established and debit cards (10) are printed with respective **sub - account** numbers prior to distributing the cards to an POS distribution network (8). The cards (10) are purchased from the POS member establishments for predetermined incremental values, resulting in credits to the **sub - accounts** (12). Value can be added to such cards (10) in such increments. Goods and services can be purchased with the cards (10) whereupon the **sub - accounts** (12) are debited. Negotiable instruments, such as money orders and the like, can optionally be purchased with the cards (10).

French Abstract

L'invention concerne un systeme (2) et un procede de carte de debit rechargeable comprenant une institution d'emission (4) aupres de laquelle un compte principal et des sous-comptes multiples sont ouverts. Chaque sous-compte correspond a un titulaire de carte respectif. Le sous-comptes sont etablis et des cartes de debit (10) sont imprimees avec des numeros respectifs de sous-comptes avant distribution de ces cartes sur un reseau de distribution a points de vente (8). Les cartes (10) sont achetees par des etablissemments, membres du reseau de points de vente, selon des valeurs incrementales determinees qui correspondent a des credits dans les sous-comptes (12). Les cartes (10) peuvent se voir attribuer de telles valeurs par increments. Des marchandises et des services peuvent etre achetes avec les cartes (10) avec debit correspondant des sous-comptes (12). Des instruments negociables, tels que des mandats ou analogues, peuvent eventuellement etre achetes avec ces cartes (10).

Legal Status (Type, Date, Text)

Publication 20030925 A1 With international search report.

5/5/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01049220 **Image available**

CARD-BASED SYSTEM AND METHOD FOR ISSUING NEGOTIABLE INSTRUMENTS

SYSTEME A BASE DE CARTE, ET PROCEDE, POUR LA DELIVRANCE D'INSTRUMENTS NEGOCIABLES

Patent Applicant/Assignee:

FIRST DATA CORPORATION, Suite 330-K, 6200 Quebec Street, Englewood, CO

80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COYLE Adam, 7629 Nuthatch Circle, Parker, CO 80134, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

RODGERS Marcia J (et al) (agent), Shughart Thomson & Kilroy, PC, 120 West Twelfth Street, Kansas City, MO 64105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200379261 A1 20030925 (WO 0379261)

Application: WO 2002US7032 20020308 (PCT/WO US0207032)

Priority Application: WO 2002US7032 20020308

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class (v7): G06F-017/60

International Patent Class (v7): G06F-007/08; G06K-005/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7194

English Abstract

A system (800) is provided for establishing accounts (806) which can be remotely accessed by account holders to obtain access to account funds through the issuance of negotiable instruments (801) made payable to the account holder. The negotiable instruments (801) are issued through a dispensing station (810). The account holder enters its account number and an amount requested into the dispensing station (810). The dispensing station (810) communicates with an customer account server (804) to verify sufficient funds in the account (806) to cover the requested amount and transaction fees. Upon such verification, the dispensing station (810) prints a negotiable instrument (801) made payable to the account holder in the amount requested, and the amount requested is debited from the account (806). The negotiable instrument (801) can then be converted to cash. Use of a personal identification number is not required. Security is provided by requiring verification of the identification of the person presenting the negotiable instrument (801) for cashing.

French Abstract

L'invention concerne un systeme (800) pour l'etablissement de comptes (806), accessibles a distance par les titulaires de compte, aux fins d'accès a des fonds sur compte, qui consiste a delivrer des instruments negociables (801) payables aux titulaires en question. Ces instruments (801) sont emis par une station source (810). Le titulaire introduit dans la station (810) son numero de compte et une somme requise. La station

(810) se connecte a un serveur de compte client (804) pour verifier la presence de solde suffisant sur le compte (806), afin de couvrir la somme requise et les frais de transaction. Apres verification, la station (810) imprime un instrument negociable (801) payable au titulaire a hauteur du montant prevu, qui est debite sur le compte (806). L'instrument negociable (801) peut ensuite etre converti en especes. Aucun numero d'identification personnel n'est requis. La securite est assuree par la verification de l'identite de la personne qui presente l'instrument negociable (801), aux fins de conversion en especes.

Legal Status (Type, Date, Text)

Publication 20030925 A1 With international search report.

NPL Files

File 2:INSPEC 1898-2009/Mar W2
(c) 2009 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2009/Jan
(c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Mar 12
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Feb
(c) 2009 The HW Wilson Co.
File 144:Pascal 1973-2009/Mar W2
(c) 2009 INIST/CNRS
File 474:New York Times Abs 1969-2009/Mar 16
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Mar 16
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 256:TecInfoSource 82-2009/Jul
(c) 2009 Info.Sources Inc
File 139:EconLit 1969-2009/Feb
(c) 2009 American Economic Association
File 141:Readers Guide 1983-2009/Jan
(c) 2009 The HW Wilson Co
File 15:ABI/Inform(R) 1971-2009/Mar 14
(c) 2009 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2009/Mar 16
(c) 2009 Dialog
File 610:Business Wire 1999-2009/Mar 16
(c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Mar 16
(c) 2009 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2009/Mar 13
(c) 2009 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2009/Mar 13
(c) 2009 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 9:Business & Industry(R) Jul/1994-2009/Mar 14

(c) 2009 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2009/Feb 23
(c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Mar 02
(c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Feb 18
(c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Feb 09
(c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Feb 20
(c) 2009 Gale/Cengage
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 268:Banking Info Source 1981-2009/Mar W2
(c) 2009 ProQuest Info&Learning
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 608:MCT Information Svc. 1992-2009/Mar 16
(c) 2009 MCT Information Svc.
File 484:Periodical Abs Plustext 1986-2009/Mar W2
(c) 2009 ProQuest

Set	Items	Description
S1	163	AU=(COYLE A? OR COYLE, A? OR COYLE (2N) (A OR ADAM)) OR BY=COYLE (2N) (A OR ADAM)
S2	0	LIMITALL IS ON
S3	1	(TRANSFER? OR TRANSMISS? OR SWEEP??? OR MOVE OR MOVES OR MOVED OR MOVING OR PASS???) (15N) (FUNDS OR PREPAYMENTS OR PRE()-PAYMENTS OR DEPOSIT OR DEPOSITS OR MONEY OR MONIES)
S4	3	(PREPAID OR PRE()PAID OR TRANSACTION OR SUB OR SECOND OR SECONDRARY OR OTHER OR DIFFERENT OR SEPARATE) (2N) (ACCOUNT OR ACCOUNTS) OR SUBACCOUNT??
S5	4	S3 OR S4
S6	3	S5 NOT S3

NO RELEVANT AUTHOR RESULTS IN THE NPL FILES

3/5/1 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.
09646867 SUPPLIER NUMBER: 17934226 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Smart cards and money: convenience and security.
Coyle, Anne

6/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC
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09466607
Title: Comparison of the Rapid Entire Body Assessment and the New Zealand

Manual Handling 'Hazard Control Record', for assessment of manual handling hazards in the supermarket industry

Author(s): Coyle, A.

6/5/2 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02908612 850327901

Comparison of the Rapid Entire Body Assessment and the New Zealand Manual Handling 'Hazard Control Record', for assessment of manual handling hazards in the supermarket industry

Coyle, Alison

6/5/3 (Item 1 from file: 484)

DIALOG(R)File 484:Periodical Abs Plustext

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04866928 SUPPLIER NUMBER: 60686261 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The construction of counselling psychology in Britain: A discourse analysis of counselling psychology texts

Pugh, Deborah; Coyle, Adrian

II. Text Search Results from Dialog

A. Patent Files, Abstract

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2008/Oct(Updated 090220)
(c) 2009 JPO & JAPIO
File 350:Derwent WPIX 1963-2008/UD=200914
(c) 2009 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	37735	(TRANSFER? OR TRANSMISS? OR SWEEP??? OR MOVE OR MOVES OR MOVED OR MOVING OR PASS???) (S) (FUNDS OR PREPAYMENTS OR PRE()PAYMENTS OR DEPOSIT OR DEPOSITS OR MONEY OR MONIES)
S2	6499	(PREPAID OR PRE()PAID OR TRANSACTION OR SUB OR SECOND OR SECONDARY OR OTHER OR DIFFERENT OR SEPARATE) (2N) (ACCOUNT OR ACCOUNTS) OR SUBACCOUNT??
S3	167	(CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT - OR CLIENTS OR INDIVIDUAL OR INDIVIDUALS OR PERSON OR PERSONS - OR USER OR USERS OR ACCOUNT()HOLDER?? OR MEMBER OR MEMBERS) (5-N) (CASH() (BASED OR ONLY) OR (WITHOUT OR .NOT.) (3N) (BANK OR BANKING OR MEMBERSHIP??))
S4	760540	CASH OR DOLLAR OR DOLLARS OR BILLS OR (NEGOTIABLE OR MONETARY OR FINANCIAL) () (INSTRUMENT?? OR ITEM OR ITEMS) OR NOTE OR NOTES OR PAPER OR PAPERS OR CURRENCY OR CURRENCIES
S5	97388	S4(S) (WITHDRAW? OR PULL??? OR TAKE OR TAKES OR TAKING OR TOOK OR GET OR GETS OR GETTING OR GOT OR REMOV????)
S6	61239	(CASH OR PREPAID OR PRE()PAID OR STORED()VALUE OR DEBIT OR ATM OR CLIENT OR KEY OR POS OR ACCOUNT OR RELOADABLE OR LOADABLE) (2N) (CARD OR CARDS OR DEVICE OR DEVICES OR PASS OR PASSES) OR CASHCARD? OR KEYCARD?
S7	747	S1 AND S2
S8	67	S7 AND S5
S9	2	S8 AND S3
S10	40	S8 AND IC=(G06F-017/60 OR G06F-0017/60 OR G06F-007/08 OR G06F-0007/08 OR G06K-005/00 OR G06K-0005/00 OR G06Q-020/00 OR - G06Q-0020/00 OR G06Q-030/00 OR G06Q-0030/00 OR G06F-0007/06 OR G06F-0007/06)
S11	50	S8 AND MC=(T01-J05A OR T01-J05B4P OR T01-N01A1 OR T01-N01A-2F OR T01-N02A3C OR T01-N02B1A OR T05-L02 OR W01-A05B)
S12	55	S10 OR S11
S13	27	S12 AND AY=1900:2000
S14	27	IDPAT (sorted in duplicate/non-duplicate order)
S15	27	IDPAT (primary/non-duplicate records only)

15/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.
0018379655 - Drawing available
WPI ACC NO: 2008-M99991/200876
XRPX Acc No: N2008-955418

Network e.g. local area network (LAN) for permitting transaction and fund transfer has financial institution e.g. bank at which funds from selected customer account are transferred to other customer account at other financial institution

Patent Assignee: BROWN N A L (BROW-I)

Inventor: BROWN N A L

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20080270304	A1	20081030	US 2000214088	P	20000627	200876 B
			US 2001894644	A	20010627	
			US 2001329773	P	20011016	
			US 2001338770	P	20011205	
			US 2001342607	P	20011221	
			US 2002273961	A	20021016	
			WO 2002US33584	A	20021016	
			US 2003456138	P	20030319	
			US 2003700720	A	20031103	
			US 2007982365	A	20071031	
			US 2008173770	A	20080715	

Priority Applications (no., kind, date): US 2000214088 P 20000627; US 2001894644 A 20010627; US 2001329773 P 20011016; US 2001338770 P 20011205; US 2001342607 P 20011221; WO 2002US33584 A 20021016; US 2002273961 A 20021016; US 2003456138 P 20030319; US 2003700720 A 20031103; US 2007982365 A 20071031; US 2008173770 A 20080715

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20080270304	A1	EN	52	30	Related to Provisional US 2000214088 C-I-P of application US 2001894644 Related to Provisional US 2001329773 Related to Provisional US 2001338770 Related to Provisional US 2001342607 C-I-P of application US 2002273961 C-I-P of application WO 2002US33584 Related to Provisional US 2003456138 Continuation of application US 2003700720 Continuation of application US 2007982365

Alerting Abstract US A1

NOVELTY - The network e.g. LAN is linked to a computerized advanced messaging system. The advanced messaging system selectively links first financial institution customer identifier and **second** customer **account** identifier to form a connection between first and **second** customer **account** information at first and second financial institutions e.g. banks, respectively so that at least one transaction is permitted. The **transfer** of **funds** from selected first customer account occurs at first financial institution to selected **second** customer **account** at **second** financial institution.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1.a computerized advanced messaging system;
- 2.a method for permitting transaction on a network e.g. LAN; and
- 3.a financial institution e.g. bank, credit union, building society, government, employer, airline, retailer.

USE - Network e.g. LAN, wide area network (WAN) for permitting transaction and **transfer** of **funds** .

ADVANTAGE - Enables an average consumer to have sense of control, comfort and peace of mind while segregating committed spending from discretionary spending in a discretionary fund account, by using a single source **money** management account that harnesses and leverages consumer's cash flow. Facilitates **transmission** and **transfer** of **funds** by recognizing one time unique transaction codes by different components of **money** management system. Enables vendors to appreciate systematic improvement in consumer credit quality leading to more secure financial transactions. Ensures that financial institutions benefit from increased customer loyalty and reduced transaction costs. Enables government to benefit from reduced demand for coins and currency since **funds** can be electronically **transferred** .

DESCRIPTION OF DRAWINGS - The drawing shows a schematic view of the single source **money** management system that includes **money** management account.

100 Payee
102 Payroll
110 **Money** management account
112 Discretionary fund account
114 Discretionary spending

Title Terms/Index Terms/Additional Words: NETWORK; LOCAL; AREA; LAN; PERMIT ; TRANSACTION; FUND; TRANSFER; FINANCIAL; INSTITUTION; BANK; SELECT; CUSTOMER; ACCOUNT

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I F B 20060101

G06Q-0020/00 C I B 20060101

US Classification, Current Main: 705-044000; Secondary: 705-039000

US Classification, Issued: 70544, 70539

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): **T01-N01A1** ; T01-N01A3; T01-N01D; T01-N02A2A; T01-N02A2B; T01-N02B1B; W01-A06B5A; W01-A06B5B

15/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0017192528 - Drawing available

WPI ACC NO: 2008-A12962/200801

XPX Acc No: N2008-009739

Account lending and borrowing system for collecting, storing, and forwarding account approval information includes requesting terminal which receives authorization code from presenter which is not necessarily the owner of account to be used

Patent Assignee: TOZZI M S (TOZZ-I)

Inventor: TOZZI M S

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 7308429	B1	20071211	US 2000500203	A	20000208	200801 B

Priority Applications (no., kind, date): US 2000500203 A 20000208

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7308429	B1	EN	16	4	

Alerting Abstract US B1

NOVELTY - An accountholder authorize withdrawals and charges to his **account** by someone **other** than the accountholder which comprises an input terminal in which a source accountholder provides data indicating a source account at an institution from which funds will be paid. The cap value on the amount of the funds to be made available, authorization, and secret code are all transmitted to a trigger server which stores account information, authorization and secret code. A requesting terminal receives authorization code from presenter which is not necessarily the owner of account to be used.

DESCRIPTION - The requesting terminal is used as the alternate payment method for credit or debit transaction. The authorization code is transmitted to the trigger server along with additional information about the credit or debit transaction, in a request for acquiring the account and associated account approval information from the trigger server. The trigger server is requested to be in separate communication session independent of the credit or debit transaction itself and prior to the credit or debit transaction reaching its financial institution's processing host system ultimately responsible for approving or denying the transaction, enabling said financial institution's processing host system to receive transaction along with acquired account and associated account approval information necessary for the effective use of the account. An INDEPENDENT CLAIM is also included for an account lending and borrowing method for collecting, storing, and forwarding account approval information between host and terminal.

USE - For collecting, storing, and forwarding account information and associated account approval information for use with prospective credit or debit transactions between terminals and hosts of financial institutions that maintain financial accounts and are parties to credit or debit transactions, and enabling account withdrawals and charge requests to be initiated by either the accountholder himself or by someone other than the accountholder.

ADVANTAGE - Allows accountholder to authorize charges and withdrawals to be presented later by someone other than the accountholder and who may have no relationship to the institution where the accountholder's account is maintained. Uses **money transfer** support system capable of triggering direct financial transaction between terminal and host, enabling authentication, compliance checking and settlement for the **transfer** of the **funds** to happen directly between the collection terminal's institution and the institution where the source account is maintained and from where **funds** are to be made available.

DESCRIPTION OF DRAWINGS - The figure is the block diagram of the account lending and borrowing system showing the remote cardless approval through triggers via host connection.

Title Terms/Index Terms/Additional Words: ACCOUNT; LENDING; SYSTEM; COLLECT ; STORAGE; FORWARDING; APPROVE; INFORMATION; REQUEST; TERMINAL; RECEIVE; AUTHORISE; CODE; PRESENT; NECESSARY; OWNER

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version

G06Q-0040/00 A I F B 20060101
G06Q-0040/00 C I F B 20060101
US Classification, Issued: 70539

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1 ; T01-N01D3; T01-N02A3C

15/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015219201 - Drawing available

WPI ACC NO: 2005-569238/200558

Related WPI Acc No: 2001-408224; 2002-656657; 2003-361545; 2003-380295;

2003-492580; 2003-670940; 2003-688470; 2003-688472; 2004-168279;

2005-140988; 2006-470624; 2006-511157; 2006-566931; 2007-230667;

2008-A14523; 2008-C05420; 2008-N98762

XRFX Acc No: N2005-466633

Money transfer method involves storing record of withdrawal amount and exchange rate used to convert withdrawal amount to local currency of recipient country, in host computer of transfer country

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: HANSEN K; MICHELSEN M; SEIFERT D A; THOMPSON M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050167481	A1	20050804	US 1999427249	A	19991026	200558 B
			US 2001975171	A	20011010	
			US 200237827	A	20020103	
			US 200240568	A	20020104	
			US 2002206661	A	20020726	
			US 200592312	A	20050328	

Priority Applications (no., kind, date): US 1999427249 A 19991026; US 2001975171 A 20011010; US 200237827 A 20020103; US 200240568 A 20020104; US 2002206661 A 20020726; US 200592312 A 20050328

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050167481	A1	EN	28	9	C-I-P of application US 1999427249 C-I-P of application US 2001975171 C-I-P of application US 200237827 C-I-P of application US 200240568 Continuation of application US 2002206661 C-I-P of patent US 6488203 C-I-P of patent US 6814282

Alerting Abstract US A1

NOVELTY - A stored value account is established in recipient country, based on money transfer information received in transfer country. A request to withdraw money in the local currency of the recipient country, is received. A record of the withdrawal amount and exchange rate used to convert the withdrawal amount to local currency, is stored in a host computer of transfer country.

DESCRIPTION - An INDEPENDENT CLAIM is also included for money transfer

system.

USE - For **transferring money** of different currencies to foreign countries using credit card, debit card, cash card, check, using personal digital assistant (PDA), cell phone, personal computer, through internet.

ADVANTAGE - Enables reliable **transfer of money** to foreign country without the need of postal services.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining the **money transfer** process.

Title Terms/Index Terms/Additional Words: **MONEY ; TRANSFER ; METHOD ; STORAGE ; RECORD ; WITHDRAW ; AMOUNT ; EXCHANGE ; RATE ; CONVERT ; LOCAL ; CURRENCY ; RECIPIENT ; COUNTRY ; HOST ; COMPUTER**

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0030/00 A I R 20060101

G06Q-0040/00 A I R 20060101

G06Q-0099/00 A I R 20060101

G07F-0019/00 A I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0030/00 C I R 20060101

G06Q-0040/00 C I R 20060101

G06Q-0099/00 C I R 20060101

G07F-0019/00 C I R 20060101

ECLA: G06Q-020/00, G06Q-020/00K2B, G06Q-020/00K3A, G06Q-020/00K3F,

G06Q-030/00C, G06Q-040/00A, G06Q-099/00, G07F-019/00F

US Classification, Current Main: 235-379000; Secondary: 705-039000

US Classification, Issued: 70539, 235379

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): **T01-N01A1** ; T05-H02C3; **T05-L02**

15/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014505842 - Drawing available

WPI ACC NO: 2004-687761/200467

Related WPI Acc No: 1996-384055; 2001-145970; 2003-876078; 2005-570303

XRPX Acc No: N2004-544674

Automated financial transaction providing apparatus e.g. automated teller machine confirms user identity, using acquired and prestored biometric information and provides customized menu display, based on user defined transaction

Patent Assignee: GATTO J G (GATT-I)

Inventor: GATTO J G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 6796492	B1	20040928	US 1995421486	A	19950413	200467 B
			US 1996670599	A	19960626	
			US 2001922935	A	20010807	
			US 2002237933	A	20020910	

Priority Applications (no., kind, date): US 1995421486 A 19950413; US 1996670599 A 19960626; US 2001922935 A 20010807; US 2002237933 A 20020910

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6796492	B1	EN	22	6	C-I-P of application US 1995421486 Continuation of application US
1996670599					Continuation of application US
2001922935					C-I-P of patent US 5546523 Continuation of patent US 6149055

Alerting Abstract US B1

NOVELTY - The card read/writer (13) receives a identification (ID) card from the user, and the finger print identification unit (21) acquires finger print information of user. A processor (200) conforms the user identity, without using information from card, by comparing the acquired finger print and prestored finger print in a database, and provides customized menu display based on the user defined transaction.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.method of providing automated financial transaction; and
- 2.electronic cardless financial transaction system.

USE - E.g. automated teller machine (ATM) for performing wide variety of activities such as **withdrawing cash**, traveler's checks, bond, **etc.**, **depositing cash**, checks etc., **transferring funds** from **one** account to **another**, **paying bills**, credit card balances or loan **payments**, cashing checks, paying for purchase of goods or services, operating gaming devices e.g. casino games, lottery games, etc., in an electronic fund **transfer** (EFT) system.

ADVANTAGE - Enables a user to confirm or change the preselections prior to execution of a transaction. Reduces the number of inputs/selections, the user must make to execute a desired transaction. Facilitates, using of a single universal ID card to enable execution of transactions from or to many **different accounts** institution.

DESCRIPTION OF DRAWINGS - The figure shows a perspective view of an EFT system.

- 13 card reader/writer
- 14A selection keys
- 16 printer
- 17 repository
- 21 finger print identification unit
- 22 point and click device
- 30 ID card

Title Terms/Index Terms/Additional Words: AUTOMATIC; FINANCIAL; TRANSACTION; APPARATUS; TELLER; MACHINE; CONFIRM; USER; IDENTIFY; ACQUIRE; INFORMATION; CUSTOMISATION; MENU; DISPLAY; BASED; DEFINE

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00	A	I	R	20060101
G07F-0019/00	A	I	R	20060101
G06Q-0020/00	C	I	R	20060101

G07F-0019/00 C I R 20060101
ECLA: G06Q-020/00K3A, G06Q-020/00K3E, G07F-019/00F
US Classification, Current Main: 235-379000; Secondary: 235-380000,
705-043000
US Classification, Issued: 235379, 235380, 70543

File Segment: EPI;
DWPI Class: S05; T01; T04; T05
Manual Codes (EPI/S-X): S05-D01C5A; **T01-N01A1** ; T04-A03A; T04-D04;
T05-L02 ; T05-L03C1

15/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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0013505044 - Drawing available
WPI ACC NO: 2003-597614/200356
Related WPI Acc No: 2002-148222
XRPX Acc No: N2003-476313

Online transaction method involves performing transaction using proposed transaction account which is conditionally approved by financial institution, according to predetermined transaction parameter

Patent Assignee: BARBARA E (BARB-I); JENKINS A (JENK-I)

Inventor: BARBARA E; JENKINS A

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030105710	A1	20030605	US 2000217489	P	20000711	200356 B
			US 2000219088	P	20000718	
			US 2001903284	A	20010711	
			US 2001316993	P	20010904	
			US 2002234609	A	20020904	

Priority Applications (no., kind, date): US 2000217489 P 20000711; US 2000219088 P 20000718; US 2001903284 A 20010711; US 2001316993 P 20010904; US 2002234609 A 20020904

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030105710	A1	EN	53	35	Related to Provisional US 2000217489 Related to Provisional US 2000219088 C-I-P of application US 2001903284 Related to Provisional US 2001316993

Alerting Abstract US A1

NOVELTY - A review information page pre-filled with customer information received from a Internet service provider is confirmed by a customer, in response to a prompt. The customer enters information pertaining to a proposed **transaction account** (22) which is conditionally approved by a financial institution (20). The customer uses the **account** for **transaction** according to predetermined transaction parameter.

DESCRIPTION - An INDEPENDENT CLAIM is also included for system for performing online transaction.

USE - For making online payments, online/off-line purchases, **cash withdrawals** , credit card account payments, bill payments, and/or international payments utilizing **transaction account** such as credit

card or checking account or savings account.

ADVANTAGE - Enables online payment using credit card or checking account or savings account to facilitate online transaction. Enables a user to transact all their payments at a single place.

DESCRIPTION OF DRAWINGS - The figure shows the schematic view illustrating the flow of information between key components for person-to-person payment.

20 financial institution
22 **transaction account**

Title Terms/Index Terms/Additional Words: TRANSACTION; METHOD; PERFORMANCE; PROPOSED; ACCOUNT; CONDITIONAL; APPROVE; FINANCIAL; INSTITUTION; ACCORD; PREDETERMINED; PARAMETER

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0040/00 A I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0040/00 C I R 20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3A, G06Q-020/00K3C, G06Q-040/00A

US Classification, Current Main: 705-039000; Secondary: 705-044000

US Classification, Issued: 70539, 70544

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): **T01-N01A1 ; T05-L02**

15/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013059874 - Drawing available

WPI ACC NO: 2003-139619/200313

Related WPI Acc No: 2000-655251; 2001-625985; 2002-225687; 2003-448460;

2006-645709; 2006-658300

XRPX Acc No: N2003-110929

Multiple accounts/purposes single card processing system in bank, has issues card including unique identification number, PIN, login ID, that is validated only after preset conditions are satisfied

Patent Assignee: CUERVO V (CUER-I)

Inventor: CUERVO V

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020174016	A1	20021121	US 1997877006	A	19970616	200313 B
			US 1998207854	A	19981208	
			US 2000524496	A	20000313	
			US 2001894581	A	20010628	
			US 2002114522	A	20020402	

Priority Applications (no., kind, date): US 1997877006 A 19970616; US 1998207854 A 19981208; US 2000524496 A 20000313; US 2001894581 A 20010628; US 2002114522 A 20020402

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020174016	A1	EN	7	2	C-I-P of application US 1997877006
					C-I-P of application US 1998207854
					C-I-P of application US 2000524496
					C-I-P of application US 2001894581
					C-I-P of patent US 6405182

Alerting Abstract US A1

NOVELTY - A dispenser (40) delivers a credit/debit card (48) with unique identification number, personal identification number (PIN) and login ID. The card is validated only after preset conditions are satisfied and if a validation signal is received from an issuer (41). A clearing house (56) transmits information so that line of credit, prepaid stored value amount, is entered for each unique identification number.

USE - For delivering, validating and activating multiple accounts and purposes versatile single card, credit/debit card, magnetic-only variety card, smart card, wallet-sized electronic payment card with embedded microchip for use in bank, retail store and other financial institutions.

ADVANTAGE - Permits user's to obtain the versatile single-card from terminals accepting **cash**, debit/credit card, check card, POS or automated teller machine (ATM) card, with minimum paperwork and maintenance. Enables a user to obtain more than one card with the same identifying serial number for accepting deposits and **withdrawals**.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the multiple accounts/purposes single card processing system.

40 Dispenser

41 Issuer

48 Debit/credit card

56 Clearing house

Title Terms/Index Terms/Additional Words: MULTIPLE; ACCOUNT; PURPOSE; SINGLE; CARD; PROCESS; SYSTEM; BANK; ISSUE; UNIQUE; IDENTIFY; NUMBER; PIN; ID; VALID; AFTER; PRESET; CONDITION; SATISFY

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G07F-0017/42 A I R 20060101

G07F-0019/00 A I R 20060101

G07F-0007/02 A I R 20060101

G06Q-0020/00 C I R 20060101

G07F-0017/00 C I R 20060101

G07F-0019/00 C I R 20060101

G07F-0007/00 C I R 20060101

ECLA: G06Q-020/00, G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3F,

G06Q-020/00K4P, G07F-007/02E, G07F-017/42, G07F-019/00F

US Classification, Current Main: 705-016000; Secondary: 705-041000

US Classification, Issued: 70541, 70516

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): **T01-J05B4P** ; **T01-N01A1** ; T01-N01A2A; **T01-N01A2F**
; T01-N02B1B; T05-H02C5; T05-L01X; **T05-L02** ; T05-L03C; **W01-A05B**

15/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012891387 - Drawing available

WPI ACC NO: 2002-750872/200281

Related WPI Acc No: 2000-376026

XRPX Acc No: N2002-591337

Money transfer method for purchasing goods, services at POS, involves adding value to account of prepaid card forwarded to transfer initiator from beneficiary

Patent Assignee: FORTE V (FORT-I); HUNTER B D (HUNT-I); MASTERCARD INT INC (MAST-N); MCKENZIE K (MCKE-I); RISAFI N N (RISA-I); STANGLE B (STAN-I); WIGGINS J (WIGG-I)

Inventor: FORTE V; FORTE V J C; HUNTER B D; MCKENZIE K; RISAFI N N; STANGLE B; WIGGINS J

Patent Family (11 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002086676	A2	20021031	WO 2002US13123	A	20020423	200281 B
US 20030053609	A1	20030320	US 1998181377	A	19981028	200323 E
			US 2001285726	P	20010423	
			US 2002128633	A	20020423	
EP 1415254	A2	20040506	EP 2002734043	A	20020423	200430 E
			WO 2002US13123	A	20020423	
AU 2002305233	A1	20021105	AU 2002305233	A	20020423	200433 E
JP 2005512163	W	20050428	JP 2002584133	A	20020423	200530 E
			WO 2002US13123	A	20020423	
US 6999569	B2	20060214	US 1998181377	A	19981028	200613 E
			US 2001285726	P	20010423	
			US 2002128633	A	20020423	
US 20060078100	A1	20060413	US 1998181377	A	19981028	200626 E
			US 2001285726	P	20010423	
			US 2002128633	A	20020423	
			US 2005285843	A	20051123	
ZA 200308044	A	20060628	ZA 20038044	A	20031016	200648 E
AU 2002305233	B8	20070823	AU 2002305233	A	20020423	200780 E
AU 2002305233	B2	20070719	AU 2002305233	A	20020423	200782 E
AU 2007229396	A1	20071108	AU 2002305233	A	20020423	200810 NCE
			AU 2007229396	A	20071019	

Priority Applications (no., kind, date): US 1998181377 A 19981028; US 2001285726 P 20010423; US 2002128633 A 20020423; US 2005285843 A 20051123; AU 2007229396 A 20071019

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002086676	A2	EN	53	10	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20030053609 A1 EN C-I-P of application US 1998181377
Related to Provisional US 2001285726
C-I-P of patent US 6473500

EP 1415254	A2	EN		PCT Application WO 2002US13123
				Based on OPI patent WO 2002086676
Regional Designated States,Original:				AL AT BE CH CY DE DK ES FI FR GB GR
				IE IT LI LT LU LV MC MK NL PT RO SE SI TR
AU 2002305233	A1	EN		Based on OPI patent WO 2002086676
JP 2005512163	W	JA	32	PCT Application WO 2002US13123
				Based on OPI patent WO 2002086676
US 6999569	B2	EN		C-I-P of application US 1998181377
				Related to Provisional US 2001285726
US 20060078100	A1	EN		C-I-P of patent US 6473500
				C-I-P of application US 1998181377
				Related to Provisional US 2001285726
				Continuation of application US
				2002128633
				C-I-P of patent US 6473500
				Continuation of patent US 6999569
ZA 200308044	A	EN	65	
AU 2002305233	B8	EN		Based on OPI patent WO 2002086676
AU 2002305233	B2	EN		Based on OPI patent WO 2002086676
AU 2007229396	A1	EN		Division of application AU 2002305233

Alerting Abstract WO A2

NOVELTY - Two or more prepaid cards (100) storing associated account, are issued to a beneficiary. One of the received prepaid cards is forwarded to a transfer initiator. A value is added to the card account by the transfer initiator. The prepaid card is used by the beneficiary for purchasing goods or for **withdrawing cash**.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1.Financial transaction conducting system;
- 2.Prepaid card usage method; and
- 3.Prepaid card usage system.

USE - For **transferring money** from sender to beneficiary using prepaid card for purchasing goods and services such as telephone service at point-of-sale (POS) terminal, for electronic commerce, for **cash withdrawal** from ATM. Also used for payroll fulfillment including incentive, gift and promotion fulfillment, corporate relocation, for managing incentive programs to reward employees and dealers.

ADVANTAGE - The prepaid card **transfer** is secure, as the card user need not carry a large amount of **cash**. The prepaid card **transfer** is convenient to the beneficiary and the **transfer** initiator because only one of them must visit a card issue or **money transfer** agent and after the initial visit the need for them to return to the **money transfer** agent for subsequent **money transfer** is eliminated.

DESCRIPTION OF DRAWINGS - The figure shows the components of the prepaid card usage system.

100 Prepaid cards

Title Terms/Index Terms/Additional Words: **MONEY ; TRANSFER ; METHOD ; PURCHASE ; GOODS ; SERVICE ; POS ; ADD ; VALUE ; ACCOUNT ; PREPAYMENT ; CARD ; FORWARDING ; INITIATE**

Class Codes

International Classification (Main): G06F, **G06F-017/60** , H04M-015/00
(Additional/Secondary): G06K-017/00, H04M-017/00

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06K-0017/00 A I L R 20060101
G06K-0017/00 A I L B 20060101
G06Q-0020/00 A I R 20060101
G06Q-0020/00 A I L B 20060101
G06Q-0030/00 A I R 20060101
G06Q-0040/00 A I L R 20060101
G06Q-0040/00 A I L B 20060101
G06Q-0050/00 A I F R 20060101
G06Q-0050/00 A I F B 20060101
G07F-0007/02 A I R 20060101
G07F-0007/02 A I L B 20060101
H04M-0015/00 A I R 20060101
H04M-0015/00 A I F B 20060101
H04M-0017/00 A I F B 20060101
H04M-0017/02 A I R 20060101
G06F S N L B 20060101
G06K-0017/00 C I L R 20060101
G06K-0017/00 C I L B 20060101
G06K-0017/00 C I B 20060101
G06Q-0020/00 C I R 20060101
G06Q-0020/00 C I L B 20060101
G06Q-0020/00 C I B 20060101
G06Q-0030/00 C I R 20060101
G06Q-0040/00 C I L R 20060101
G06Q-0040/00 C I L B 20060101
G06Q-0040/00 C I B 20060101
G06Q-0050/00 C I F R 20060101
G06Q-0050/00 C I F B 20060101
G06Q-0050/00 C I B 20060101
G07F-0007/00 C I R 20060101
G07F-0007/00 C I L B 20060101
G07F-0007/00 C I B 20060101
H04M-0015/00 C I R 20060101
H04M-0015/00 C I L B 20060101
H04M-0017/00 C I L B 20060101
ECLA: G06Q-020/00K2B, G06Q-020/00K4P, G06Q-030/00B, G06Q-030/00C,
G07F-007/02C, G07F-007/02E, H04M-015/00, H04M-017/00, H04M-017/02
ICO: T04M-017:00, T04M-017:14, T04M-017:20, T04M-215:01V, T04M-215:54
US Classification, Current Main: 379-114200, 379-144010; Secondary:
235-379000, 235-380000, 379-114010, 379-114150, 379-114190, 379-114200,
379-144010, 379-144040
US Classification, Issued: 379114.2, 379144.01, 379114.2, 379114.01,
379144.01, 379144.04, 379114.15, 379114.19, 379114.2, 235379, 235380

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T05-L01B; **T05-L02**

15/5/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010775024 - Drawing available

WPI ACC NO: 2001-389553/200141

XRPX Acc No: N2001-286570

Apparatus for managing prepaid transactions over a network such as the Internet by anonymously managing economic exchanges between merchants and customers

Patent Assignee: ECATALYSTONE.COM INC (ECAT-N)

Inventor: ANDREWS D W; FEDRO T E

Patent Family (2 patents, 92 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2001015045	A1	20010301	WO 2000US22963	A	20000821	200141 B
AU 200069230	A	20010319	AU 200069230	A	20000821	200141 E

Priority Applications (no., kind, date): US 1999149693 P 19990820; US 1999149692 P 19990820; US 1999149687 P 19990820; US 1999149685 P 19990820; US 1999149682 P 19990820; US 1999149681 P 19990820

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001015045	A1	EN	26	6	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200069230 A EN Based on OPI patent WO 2001015045

Alerting Abstract WO A1

NOVELTY - A management system (52) allows anonymous transactions to take place between consumers (54) and merchants (56) over the Internet (58) through the use of prepaid **monetary instruments** purchased at distributors (60). The system guarantees that the merchants will receive funds for goods and services supplied and preferably provides **cash** -like and real time transactions for purchases made on the Internet.

DESCRIPTION - INDEPENDENT CLAIMS are included for methods for managing transactions and for anonymously making purchases over a network.

USE - Managing anonymous exchanges on the Internet between merchants and consumers using prepaid monetary instruments.

DESCRIPTION OF DRAWINGS - The drawing is a block diagram of the system

- 52 Management system
- 54 Consumers
- 56 Merchants
- 58 Internet

Title Terms/Index Terms/Additional Words: APPARATUS; MANAGE; PREPAYMENT; TRANSACTION; NETWORK; ECONOMY; EXCHANGE; MERCHANT; CUSTOMER

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0020/00 C I R 20060101

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K4P

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; **T05-L02**

15/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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0010266328 - Drawing available
WPI ACC NO: 2000-578950/200054
XRPX Acc No: N2000-428450

Electronic transaction executing method involves providing service for supervising access to funds in service account by minor, executing binding transactions with third party on behalf of minor

Patent Assignee: ZOWI.COM (ZOWI-N); ZOWI.COM INC (ZOWI-N)

Inventor: CORSINI F A; KNIGHT K H; SOLOKI D D; SOLOKL D D

Patent Family (3 patents, 84 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000036570	A1	20000622	WO 1999US25574	A	19991029	200054 B
AU 200016024	A	20000703	AU 200016024	A	19991029	200054 E
US 6173269	B1	20010109	US 1998112852	P	19981216	200104 E
			US 1999288046	A	19990407	

Priority Applications (no., kind, date): US 1998112852 P 19981216; US 1999288046 A 19990407

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2000036570	A1	EN	42	3		
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW						
AU 200016024	A	EN			Based on OPI patent	WO 2000036570
US 6173269	B1	EN			Related to Provisional	US 1998112852

Alerting Abstract WO A1

NOVELTY - **Funds** from existing source account such as saving account, credit card account are **transferred** to service account held by a financial institution. A service is provided for supervising access to **funds** in service account by a minor. The minor is enrolled with the service which is capable of executing binding transactions with third party on behalf of the minor.

DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic transaction executing apparatus.

USE - For executing electronic commercial transactions.

ADVANTAGE - Control and supervision of access to the minor service account can easily be maintained.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of electronic transaction executing apparatus.

Title Terms/Index Terms/Additional Words: ELECTRONIC; TRANSACTION; EXECUTE; METHOD; SERVICE; SUPERVISION; ACCESS; FUND; ACCOUNT; MINOR; BIND; THIRD; PARTY

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06Q-0020/00 A I R 20060101

G06Q-0030/00 A I R 20060101
 G07F-0019/00 A I R 20060101
G06Q-0020/00 C I R 20060101
G06Q-0030/00 C I R 20060101
 G07F-0019/00 C I R 20060101
 ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3A, G06Q-030/00C,
 G07F-019/00F
 US Classification, Issued: 70535, 70539, 70542

 File Segment: EPI;
 DWPI Class: T01; T05
 Manual Codes (EPI/S-X): T01-H07C1; T01-H07C5; T01-J05A1; T01-J05B; T05-L01D
 ; **T05-L02**

15/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX
 (c) 2009 Thomson Reuters. All rts. reserv.
 0009885516 - Drawing available
 WPI ACC NO: 2000-182786/200016
 Related WPI Acc No: 1999-081466
 XRPX Acc No: N2000-134752

Automatic teller machine cash dispensing documents handling for operating without aid of teller by evaluating biometric data from user against stored biometric data relative to user

Patent Assignee: CAPITAL SECURITY SYSTEMS INC (CAPI-N)
 Inventor: GUSTIN R H; LIVINGSTON T W; PARK N; SHEKOORY N

Patent Family (5 patents, 85 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2000005667	A2	20000203	WO 1999US15446	A	19990708	200016 B
AU 199948678	A	20000214	AU 199948678	A	19990708	200029 E
EP 1095350	A2	20010502	EP 1999932355	A	19990708	200125 E
			WO 1999US15446	A	19990708	
AU 762137	B	20030619	AU 199948678	A	19990708	200351 E
US 20050035193	A1	20050217	US 1997866139	A	19970530	200514 E
			US 1998113913	A	19980710	
			US 2004889453	A	20040712	

Priority Applications (no., kind, date): US 1997866139 A 19970530; US
 1998113913 A 19980710; US 2004889453 A 20040712

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2000005667	A2	EN	184	36		
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW						
AU 199948678	A	EN				Based on OPI patent WO 2000005667
EP 1095350	A2	EN				PCT Application WO 1999US15446
Based on OPI patent WO 2000005667						
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE						
AU 762137	B	EN				Previously issued patent AU 9948678

US 20050035193 A1 EN
1998113913

Based on OPI patent WO 2000005667
C-I-P of application US 1997866139
Continuation of application US
C-I-P of patent US 5897625

Alerting Abstract WO A2

NOVELTY - The method involves taking biometric data from a user at a machine. The biometric data from the user is evaluated against stored biometric data relative to the user for qualifying the user prior to dispensing cash to the user.

DESCRIPTION - INDEPENDENT CLAIMS are included for:

- 1.a method for automated banking for dispensing cash to a system user without a teller
- 2.an automated machine for automated document handling system for making bank deposits with a monetary documents
- 3.an automated banking system for receiving cash from a user and for dispensing cash to user
- 4.a system for automatic cashing of checks or making remittance transactions without the aid of bank teller
- 5.an apparatus for handling a monetary transaction document

USE - In automated banking systems and machines including those, which employ or are an improvement over automatic teller machines ATMs.

ADVANTAGE - Provides sufficient security confidence levels with respect to the user, to the document, and to the bank parameters and rules that cash can be securely dispensed to the user as a result of the cashing of payroll or third party remittances or the paying of bills. The confidence levels should be such as would normally be achieved or approach those in comparable transactions with a teller.

DESCRIPTION OF DRAWINGS - The drawing shows details of overall operation of the processor for generalized document handling.

- 1014 numeric image character recognition
- 1016 alphanumeric image character recognition
- 1020 numeric optical character recognition
- 1022 alphanumeric optical character recognition
- 1026 optical magnetic ink character recognition
- 1029B biometric recognition engine
- 1029A biometric characteristic input

Title Terms/Index Terms/Additional Words: AUTOMATIC; TELLER; MACHINE; CASH; DISPENSE; DOCUMENT; HANDLE; OPERATE; AID; EVALUATE; DATA; USER; STORAGE; RELATIVE

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

- G06F-0007/08 A I R 20060101
- G07F-0019/00 A I R 20060101
- G06F-0007/06 C I R 20060101
- G07F-0019/00 C I R 20060101

US Classification, Current Main: 235-379000; Secondary: 235-381000

US Classification, Issued: 235379, 235381

File Segment: EPI;
DWPI Class: T01; T04; T05

Manual Codes (EPI/S-X): T01-H01B3A; **T01-J05A** ; T01-J05A1; T01-J10A;
T01-J10B2; T04-D01; T04-D04; T04-K02; T05-H02C5C; **T05-L02** ; T05-L03C

15/5/17 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0009728395 - Drawing available

WPI ACC NO: 2000-013297/200001

Related WPI Acc No: 2001-006547; 2001-625543; 2004-687760; 2005-784044;
2006-133549; 2006-290253; 2006-679465; 2007-170979; 2007-307207;
2007-637616; 2007-785425; 2007-785426; 2007-858127; 2008-A57142;
2008-D49291; 2008-D51260; 2008-K24460; 1999-550857

XRPX Acc No: N2000-010300

Financial transaction device using single multi-function card

Patent Assignee: DIEBOLD INC (DIEB-N); DIEBOLD SELF-SERVICE SYSTEMS
(DIEB-N); DIEBOLD SELF-SERVICE SYSTEMS DIV DIEBOLD (DIEB-N)

Inventor: RAMACHANDRA N; RAMACHANDRAN N

Patent Family (22 patents, 27 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1999054841	A1	19991028	WO 1999US5839	A	19990317	200001 B
BR 199909402	A	20001219	BR 19999402	A	19990317	200103 E
			WO 1999US5839	A	19990317	
ZA 200001456	A	20001227	ZA 20001456	A	20000323	200103 E
EP 1072012	A1	20010131	EP 1999909982	A	19990317	200108 E
			WO 1999US5839	A	19990317	
US 20010013551	A1	20010816	US 199882299	P	19980417	200149 E
			US 199876051	A	19980511	
			US 2001826675	A	20010405	
US 6315195	B1	20011113	US 199882299	P	19980417	200173 E
			US 199876051	A	19980511	
CA 2428621	A1	19991028	CA 2305310	A	19990317	200347 E
			CA 2428621	A	19990317	
CA 2305310	C	20030805	CA 2305310	A	19990317	200353 E
			WO 1999US5839	A	19990317	
US 6702181	B2	20040309	US 199882299	P	19980417	200418 E
			US 199876051	A	19980511	
			US 2001826675	A	20010405	
US 20040084524	A1	20040506	US 199882299	P	19980417	200430 E
			US 199876051	A	19980511	
			US 2001826675	A	20010405	
			US 2003688545	A	20031017	
RU 2232418	C2	20040710	WO 1999US5839	A	19990317	200455 E
			RU 2000129153	A	19990317	
MX 215305	B	20030717	WO 1999US5839	A	19990317	200462 E
			MX 20007008	A	20000717	
US 6905072	B2	20050614	US 199882299	P	19980417	200540 E
			US 199876051	A	19980511	
			US 2001826675	A	20010405	
			US 2003688545	A	20031017	
US 7040533	B1	20060509	US 199882299	P	19980417	200632 E
			US 199876051	A	19980511	
			US 2001826675	A	20010405	
			US 2004795926	A	20040308	
US 7201313	B1	20070410	US 199882299	P	19980417	200726 E
			US 199876051	A	19980511	

			US 2001826675	A	20010405		
			US 2004795926	A	20040308		
			US 2006415531	A	20060502		
US 7216800	B1	20070515	US 199882299	P	19980417	200732	E
			US 199876051	A	19980511		
			US 2001826675	A	20010405		
			US 2004795926	A	20040308		
			US 2006415537	A	20060502		
US 20070295805	A1	20071227	US 199882299	P	19980417	200806	E
			US 199876051	A	19980511		
			US 2001826675	A	20010405		
			US 2004795926	A	20040308		
			US 2006415531	A	20060502		
			US 2007714615	A	20070306		
			US 2007895976	A	20070828		
CA 2428621	C	20080115	CA 2305310	A	19990317	200807	E
			CA 2428621	A	19990317		
US 20080078830	A1	20080403	US 199882299	P	19980417	200825	E
			US 199876051	A	19980511		
			US 2001826675	A	20010405		
			US 2003688545	A	20031017		
			US 200546142	A	20050127		
			US 2007787382	A	20070416		
US 7392938	B1	20080701	US 199882299	P	19980417	200845	E
			US 199876051	A	19980511		
			US 2001826675	A	20010405		
			US 2004795926	A	20040308		
			US 2006415531	A	20060502		
			US 2007714615	A	20070306		
US 7445155	B2	20081104	US 199882299	P	19980417	200875	E
			US 199876051	A	19980511		
			US 2001826675	A	20010405		
			US 2003688545	A	20031017		
			US 200546142	A	20050127		
			US 2007787382	A	20070416		
US 7461779	B2	20081209	US 199882299	P	19980417	200908	E
			US 199876051	A	19980511		
			US 2001826675	A	20010405		
			US 2004795926	A	20040308		
			US 2006415531	A	20060502		
			US 2007714615	A	20070306		
			US 2007895976	A	20070828		

Priority Applications (no., kind, date): US 199882299 P 19980417; US 199882299 P 19980417; US 199876051 A 19980511; WO 1999US5839 A 19990317; US 2001826675 A 20010405; US 2003688545 A 20031017; US 2004795926 A 20040308; US 200546142 A 20050127; US 2006415531 A 20060502; US 2006415537 A 20060502; US 2007714615 A 20070306; US 2007787382 A 20070416; US 2007895976 A 20070828

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 1999054841	A1	EN	76	95		
National Designated States,Original: BR CA CN IN MX PL RU ZA						
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE						
IT LU MC NL PT SE						
BR 199909402	A	PT			PCT Application	WO 1999US5839

ZA 200001456	A	EN	77	Based on OPI patent	WO 1999054841
EP 1072012	A1	EN		PCT Application	WO 1999US5839
				Based on OPI patent	WO 1999054841
Regional Designated States,Original:				DE ES FR GB IT	
US 20010013551	A1	EN		Related to Provisional	US 199882299
				Division of application	US 199876051
US 6315195	B1	EN		Related to Provisional	US 199882299
CA 2428621	A1	EN		Division of application	CA 2305310
CA 2305310	C	EN		PCT Application	WO 1999US5839
				Based on OPI patent	WO 1999054841
US 6702181	B2	EN		Related to Provisional	US 199882299
				Division of application	US 199876051
US 20040084524	A1	EN		Division of patent	US 6315195
				Related to Provisional	US 199882299
				Division of application	US 199876051
				Division of application	US 2001826675
RU 2232418	C2	RU		Division of patent	US 6315195
				Division of patent	US 6702181
				PCT Application	WO 1999US5839
MX 215305	B	ES		Based on OPI patent	WO 1999054841
				PCT Application	WO 1999US5839
				Based on OPI patent	WO 1999054841
US 6905072	B2	EN		Related to Provisional	US 199882299
				Division of application	US 199876051
				Division of application	US 2001826675
US 7040533	B1	EN		Division of patent	US 6315195
				Division of patent	US 6702181
				Related to Provisional	US 199882299
				Division of application	US 199876051
US 7201313	B1	EN		C-I-P of application	US 2001826675
				Division of patent	US 6315195
				C-I-P of patent	US 6702181
				Related to Provisional	US 199882299
				Division of application	US 199876051
				C-I-P of application	US 2001826675
				Division of application	US 2004795926
US 7216800	B1	EN		Division of patent	US 6315195
				C-I-P of patent	US 6702181
				Division of patent	US 7040533
				Related to Provisional	US 199882299
				Division of application	US 199876051
				C-I-P of application	US 2001826675
				Division of application	US 2004795926
				Division of patent	US 6315195

US 20070295805	A1	EN	C-I-P of patent US 6702181 Division of patent US 7040533 Related to Provisional US 199882299 Division of application US 199876051 C-I-P of application US 2001826675 Division of application US 2004795926 Division of application US 2006415531 Division of application US 2007714615 Division of patent US 6315195 C-I-P of patent US 6702181 Division of patent US 7040533 Division of patent US 7201313 Division of application CA 2305310
CA 2428621	C	EN	
US 20080078830	A1	EN	Related to Provisional US 199882299 Division of application US 199876051 Division of application US 2001826675 Division of application US 2003688545 Continuation of application US 200546142 Division of patent US 6315195 Division of patent US 6702181 Division of patent US 6905072
US 7392938	B1	EN	Related to Provisional US 199882299 Division of application US 199876051 C-I-P of application US 2001826675 Division of application US 2004795926 Division of application US 2006415531 Division of patent US 6315195 C-I-P of patent US 6702181 Division of patent US 7040533 Division of patent US 7201313
US 7445155	B2	EN	Related to Provisional US 199882299 Division of application US 199876051 Division of application US 2001826675 Division of application US 2003688545 Continuation of application US 200546142 Division of patent US 6315195 Division of patent US 6702181 Division of patent US 6905072
US 7461779	B2	EN	Related to Provisional US 199882299 Division of application US 199876051 C-I-P of application US 2001826675

Division of application US 2004795926

Division of application US 2006415531

Division of application US 2007714615

Division of patent US 6315195

C-I-P of patent US 6702181

Division of patent US 7040533

Division of patent US 7201313

Division of patent US 7392938

Alerting Abstract WO A1

NOVELTY - The account data stored in the programmable memory (18) of multi-function card (12) is read by the memory read/write unit. The data from the memory is selected by the input device through manual input buttons (24,26,28,30). The magnetic stripe read/write unit writes indicia on the magnetic stripe (16) corresponding to the selected account data.

DESCRIPTION - The magnetic stripe reader reads the magnetic indicia according to which the memory read/write unit writes indicia on the magnetic stripe. The visible indicia such as bar codes are displayed on the display unit (22). An INDEPENDENT CLAIM is also included for the method of storing and accessing data in a multi-function card.

USE - For providing financial transactions using single multi-function card.

ADVANTAGE - Since the device is substitute for all credit, debit and other cards, the number of cards carrying by a person is reduced. Therefore risk of loss of card is reduced. Scanning of the card is not necessary since the display unit displays visible indicia associated with user. Since the card memory includes data uniquely associated with user, risk of unauthorized user is eliminated.

DESCRIPTION OF DRAWINGS - The figure shows the top view of the portable terminal in transaction device with multi-function card.

12 Multi-function card
16 Magnetic stripe
18 Programmable memory
22 Display unit
24,26,28,30 Manual input buttons

Title Terms/Index Terms/Additional Words: FINANCIAL; TRANSACTION; DEVICE; SINGLE; MULTI; FUNCTION; CARD

Class Codes

International Classification (Main): **G06K-005/00** , G06K-007/10

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/30	A	I	F	B	20060101
G06F-0019/00	A	I	F	B	20060101
G06K-0019/07	A	I		R	20060101
G06K-0019/07	A	I	F	B	20060101
G06K-0019/08	A	I		R	20060101
G06K-0005/00	A	I		R	20060101
G06K-0005/00	A	I	L	B	20060101
G06K-0007/00	A	I		R	20060101
G06K-0007/10	A	I	F	B	20060101
G06Q-0020/00	A	I	L	B	20060101
G06Q-0040/00	A	I	F	B	20060101

G07F-0019/00 A I L B 20060101
 G07F-0019/00 A I F B 20060101
 G07F-0007/08 A I R 20060101
 G07F-0007/08 A I L B 20060101
 G07F-0007/10 A I R 20060101
 H04Q-0007/32 A I R 20060101
 H04Q-0007/32 A I L B 20060101
 G06F-0017/30 C I L B 20060101
 G06F-0019/00 C I F B 20060101
 G06K S I R 20060101
 G06K-0019/07 C I R 20060101
 G06K-0019/07 C I F B 20060101
 G06K-0019/08 C I R 20060101
G06K-0005/00 C I R 20060101
G06K-0005/00 C I L B 20060101
 G06K-0007/00 C I R 20060101
 G06K-0007/10 C I F B 20060101
G06Q-0020/00 C I L B 20060101
 G06Q-0040/00 C I B 20060101
 G07F-0019/00 C I B 20060101
 G07F-0019/00 C I L B 20060101
 G07F-0019/00 C I F B 20060101
 G07F-0007/08 C I R 20060101
 G07F-0007/08 C I L B 20060101
 G07F-0007/10 C I R 20060101
 H04Q-0007/32 C I R 20060101
 H04Q-0007/32 C I L B 20060101
 ECLA: G06K-007/00C, G06K-019/08, G06Q-020/00K3F, G06Q-020/00K5,
 G07F-007/10D8P, G07F-019/00F
 US Classification, Current Main: 235-379000, 235-380000, 235-472010,
 235-472020; Secondary: 235-379000, 235-380000, 235-462450, 235-472010,
 235-487000, 705-043000, 902-008000, 902-013000, 902-014000
 US Classification, Issued: 235472.02, 235380, 235379.0, 235379, 235380,
 235487, 235380, 235487, 235472.01, 237462.45, 235379, 235380, 235379,
 235472.01, 235379, 70543, 235379, 9028, 90213, 90214, 235472.01, 235379,
 235462.45, 235379, 70535, 70542

File Segment: CPI; EPI
 DWPI Class: B04; D16; T04; T01; T05
 Manual Codes (EPI/S-X): T04-A03A; T04-B; T04-K02

15/5/18 (Item 18 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2009 Thomson Reuters. All rts. reserv.
 0009684212 - Drawing available
 WPI ACC NO: 1999-081466/199907
 Related WPI Acc No: 2000-182786
 XRPX Acc No: N1999-058555
Document reading system for extended banking facilities - has document reader for cheques and money orders allowing cashing of cheques, payment of bills and transfers of money
 Patent Assignee: CAPITAL SECURITY SYSTEMS INC (CAPI-N)
 Inventor: GUSTIN R H; LIVINGSTON T W; PARK N
Patent Family (10 patents, 81 countries)
 Patent Application
 Number Kind Date Number Kind Date Update

WO 1998059308	A1	19981230	WO 1998US10788	A	19980527	199907	B
AU 199876978	A	19990104	AU 199876978	A	19980527	199921	E
US 5897625	A	19990427	US 1997866139	A	19970530	199924	E
US 5987439	A	19991116	US 1997865691	A	19970530	200001	E
US 6012048	A	20000104	US 1997866140	A	19970530	200008	E
EP 992012	A1	20000412	EP 1998924920	A	19980527	200023	E
			WO 1998US10788	A	19980527		
JP 2002502531	W	20020122	WO 1998US10788	A	19980527	200211	E
			JP 1999503389	A	19980527		
AU 750152	B	20020711	AU 199876978	A	19980527	200257	E
US 20050091161	A1	20050428	US 1997866140	A	19970530	200530	E
			US 1999444197	A	19991119		
			US 2003699978	A	20031103		
JP 2008077680	A	20080403	JP 1999503389	A	19980527	200825	E
			JP 2007303728	A	20071122		

Priority Applications (no., kind, date): US 1997865691 A 19970530; US 1997866139 A 19970530; US 1997866140 A 19970530; US 1999444197 A 19991119; US 2003699978 A 20031103

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1998059308	A1	EN	133	25	
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199876978	A	EN			Based on OPI patent WO 1998059308
EP 992012	A1	EN			PCT Application WO 1998US10788
					Based on OPI patent WO 1998059308
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
JP 2002502531	W	JA	128		PCT Application WO 1998US10788
					Based on OPI patent WO 1998059308
AU 750152	B	EN			Previously issued patent AU 9876978
					Based on OPI patent WO 1998059308
US 20050091161	A1	EN			Continuation of application US 1997866140
					Continuation of application US 1999444197
					Continuation of patent US 6012048
JP 2008077680	A	JA	44		Division of application JP 1999503389

Alerting Abstract WO A1

The automated document cashing system operates as an automated teller machine with additional features. The machine has a scanner (58) that can obtain images of cheques or bills to be paid. Conventional magnetic and/or smart card readers (22), and cash dispensers (30) are provided. Facilities (87-89) are provided to dispense various money items, e.g. smart cards, stamps, tickets.

In addition to normal ATM services, the machine can scan cheques and provide cash payment of the cheque. Bills can be scanned and payment made from smart cards or accounts. A range of services may be sold.

ADVANTAGE - By extending the ATM style functions additional revenue can be earned while providing a 24 hour service to users.

Title Terms/Index Terms/Additional Words: DOCUMENT; READ; SYSTEM; EXTEND; BANK; FACILITY; CHEQUE; **MONEY** ; ORDER; ALLOW; CASH; PAY; BILL; **TRANSFER**

Class Codes

International Classification (Main): G07D-009/00

(Additional/Secondary): **G06F-017/60**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0030/00 A I R 20060101

G06Q-0040/00 A I L B 20060101

G06Q-0040/00 A I L R 20060101

G07D-0013/00 A I L B 20060101

G07D-0009/00 A I F B 20060101

G07D-0009/00 A I F R 20060101

G07F-0019/00 A I L B 20060101

G07F-0019/00 A I R 20060101

G07F-0007/04 A I R 20060101

G07F-0007/10 A I R 20060101

G07F-0007/12 A I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0030/00 C I R 20060101

G06Q-0040/00 C I L B 20060101

G06Q-0040/00 C I L R 20060101

G07D-0013/00 C I L B 20060101

G07D-0009/00 C I F B 20060101

G07D-0009/00 C I F R 20060101

G07F-0019/00 C I L B 20060101

G07F-0019/00 C I R 20060101

G07F-0007/00 C I R 20060101

G07F-0007/10 C I R 20060101

G07F-0007/12 C I R 20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3A, G06Q-020/00K3C, G06Q-020/00K3E, G06Q-030/00C, G07F-007/04, G07F-007/08E2, G07F-007/10D6, G07F-019/00F

US Classification, Current Main: 705-039000, 705-043000; Secondary:

109-024100, 235-379000, 235-381000, 379-093120, 382-137000, 382-138000, 705-042000, 705-043000, 705-044000, 705-045000, 902-039000, 902-040000

US Classification, Issued: 235381, 235379, 70543, 70545, 10924.1, 235379,

37993.12, 382137, 382138, 70543, 235379, 70542, 70545, 90239, 90240,

70543, 10924.1, 235379, 70543, 70544, 70539

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-J05A1; T04-D04; **T05-L02** ; W01-C05B3C

15/5/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0009503468 - Drawing available

WPI ACC NO: 1999-446321/199938

XRPX Acc No: N1999-333078

Financial transactions system using smart card

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: KAWAN J C; KAWAN JOSEPH C.

Patent Family (8 patents, 28 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 935224	A2	19990811	EP 1998204345	A	19981218	199938 B
JP 11328295	A	19991130	JP 199927949	A	19990204	200007 E
US 6012049	A	20000104	US 199818791	A	19980204	200008 E
SG 70662	A1	20000222	SG 19985607	A	19981214	200018 E
TW 412696	A	20001121	TW 1999100724	A	19990118	200121 E
US 6289324	B1	20010911	US 199818791	A	19980204	200154 E
			US 2000477455	A	20000104	
EP 935224	B1	20041208	EP 1998204345	A	19981218	200480 E
DE 69828025	E	20050113	DE 69828025	A	19981218	200506 E
			EP 1998204345	A	19981218	

Priority Applications (no., kind, date): US 199818791 A 19980204; EP 1998204345 A 19981218; US 2000477455 A 20000104

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 935224	A2	EN	12	3	
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 11328295	A	JA	11		
SG 70662	A1	EN			
TW 412696	A	ZH			
US 6289324	B1	EN			Continuation of application US 199818791
					Continuation of patent US 6012049
EP 935224	B1	EN			
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
DE 69828025	E	DE			Application EP 1998204345 Based on OPI patent EP 935224

Alerting Abstract EP A2

NOVELTY - A financial information and transaction system comprises of a host financial computer system, at least one terminal providing a user interface for accessing the host financial computer system, a smart card interface device, and a smart card. The host system is used to maintain records of user account information. The host financial computer system includes a device for transmitting and receiving data corresponding to the user account information.

DESCRIPTION - Access to the records, in the smart card, of user account information are organized in a hierarchy of three or more levels. The hierarchy of three or more levels comprises an initial level, a final level, and one or more intervening levels. The records of user account information are accessed by **passing** through the hierarchy of three or more levels, and where an interface device is provided for allowing access to the final level in the hierarchy by an automated task without **passing** through one or more intervening levels.

USE - For smart cards to make transactions such as e.g. **deposit funds**, **withdraw funds**, exchange **currency**, **transfer funds**, purchase or sale stock.

ADVANTAGE - Permits the customer to establish a personal navigation path that will convey the customer directly to one or more desired menu screens. Present invention can be employed in conjunction with ATM devices, home

banking terminals, and other terminals which permit the use of smart cards.
DESCRIPTION OF DRAWINGS - The block diagram shows a financial information
and transaction system in accordance with the invention.

Title Terms/Index Terms/Additional Words: FINANCIAL; TRANSACTION; SYSTEM;
SMART; CARD

Class Codes

International Classification (Main): **G06F-017/60** , G07F-007/10

(Additional/Secondary): G08G-001/0969

International Classification (+ Attributes)

IPC + Level Value Position Status Version

B65G-0061/00 A I L R 20060101

G06K-0019/00 A I F R 20060101

G06Q-0020/00 A I R 20060101

G06Q-0040/00 A I L R 20060101

G07F-0019/00 A I L R 20060101

G07F-0007/08 A I R 20060101

B65G-0061/00 C I L R 20060101

G06K-0019/00 C I F R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0040/00 C I L R 20060101

G07F-0019/00 C I L R 20060101

G07F-0007/08 C I R 20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3E, G07F-007/08C2C, G07F-007/08F4

US Classification, Current Main: 705-041000; Secondary: 235-379000,
235-380000, 379-091010, 379-093020, 704-257000, 705-025000, 705-026000

US Classification, Issued: 70541, 70525, 70526, 235379, 235380, 37990,
37993, 704257, 70541, 235375

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-H01B3A; T01-J05A1; T04-K02; T05-H02C;
T05-H02C5C; **T05-L02** ; T05-L03; W01-C05B3C

15/5/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0009463735 - Drawing available

WPI ACC NO: 1999-404059/199934

Related WPI Acc No: 1995-185907; 1997-179511

XRPX Acc No: N1999-301097

**Electronic bi-directional bill payment network for bank and non-banking
financial institutions**

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)

Inventor: KOLLING R; POWAR W L

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5920847	A	19990706	US 1993146515	A	19931101	199934 B
			US 1995552586	A	19951103	
			US 1996726642	A	19961007	

Priority Applications (no., kind, date): US 1993146515 A 19931101; US
1995552586 A 19951103; US 1996726642 A 19961007

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5920847	A	EN	46	19	Continuation of application US 1993146515
					C-I-P of application US 1995552586
					Continuation of patent US 5465206

Alerting Abstract US A

NOVELTY - An electronic packet transfer network (102) couples payment data packet generator at originating node to payment data packet acceptor at destination node. The biller (14) accounts data processor coupled to either transfer network or data packet acceptor, processes biller data for biller to update consumer biller account and to reflect a credit based on payment account.

DESCRIPTION - A transaction processor receives the bill pay order (122) and processes debit portions of the accounting transactions against the consumer account. The bill pay order includes the reference to the biller identification (ID), payment amount and consumer-biller account to be credited. The payment data packet generator controlled by the transaction processor, generates payment data packet based on bill pay order. The payment data packet comprises the data fields indicating the biller ID, payment amount identifier and consumer-biller account identifier.

The electronic packet **transfer** network which couples the payment data packet generator to multiple nodes, translates the biller ID field into a pointer to a destination node. Another transaction processor at the destination node maintains a balance of the biller account and processes credit portions of accounting transactions against the biller account. The payment data packet acceptor coupled to the **transfer** network applies a credit transaction to the biller account, according to the payment amount field. The biller account is processed by biller account receivable data processor

An INDEPENDENT CLAIM is also included for the method of paying bills electronically.

USE - For **transferring funds** between consumer account and biller account, in banks and non-banking financial institutions (NBFI).

ADVANTAGE - Assigning IDs allow proper routing of messages back to the consumer. Facilitates returning of payment messages containing insufficient data or incorrect formatted data. Customer service desk provides pre-emptive customer service for returned messages. Billers can use the network to present invoices to customers.

DESCRIPTION OF DRAWINGS - The figure shows the electronic bill pay system.

14 Biller
102 Electronic packet **transfer** network
122 Bill pay order

Title Terms/Index Terms/Additional Words: ELECTRONIC; BI; DIRECTION; BILL; PAY; NETWORK; BANK; NON; FINANCIAL; INSTITUTION

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0030/00 A I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0030/00 C I R 20060101

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3C, G06Q-030/00B

US Classification, Issued: 70540, 70544, 70545

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A

15/5/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0008907610 - Drawing available

WPI ACC NO: 1998-457463/199839

XRPX Acc No: N1998-357032

Funds transfer **system for individuals internationally - uses first network for sender to initiate transfer , connected through processing system to second network for withdrawal of funds**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: DOWNING J; HERNANDEZ W M; HOOPER W D; HOROWITZ E; MEIROFF N; RAO J; REEF R; SCHECHITMAN H A; SCHECHTMAN H A; HERNANDEZ M; HOOPER D; SCHECHTMAN A

Patent Family (12 patents, 81 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1998036521	A1	19980820	WO 1998US2014	A	19980212	199839 B
AU 199862636	A	19980908	AU 199862636	A	19980212	199904 E
ZA 199801214	A	19990127	ZA 19981214	A	19980213	199910 E
US 5963647	A	19991005	US 199740298	P	19970214	199948 E
			US 1997877203	A	19970617	
EP 960499	A1	19991201	EP 1998904857	A	19980212	200001 E
			WO 1998US2014	A	19980212	
BR 199807389	A	20000314	BR 19987389	A	19980212	200027 E
			WO 1998US2014	A	19980212	
MX 199907522	A1	20000601	MX 19997522	A	19990813	200133 E
AU 744510	B	20020228	AU 199862636	A	19980212	200228 E
MX 210161	B	20020904	WO 1998US2014	A	19980212	200368 E
			MX 19997522	A	19990813	
EP 960499	B1	20051102	EP 1998904857	A	19980212	200574 E
			WO 1998US2014	A	19980212	
DE 69832153	E	20051208	DE 69832153	A	19980212	200581 E
			EP 1998904857	A	19980212	
			WO 1998US2014	A	19980212	
DE 69832153	T2	20060803	DE 69832153	A	19980212	200651 E
			EP 1998904857	A	19980212	
			WO 1998US2014	A	19980212	

Priority Applications (no., kind, date): US 199740298 P 19970214; US 1997877203 A 19970617; WO 1998US2014 A 19980212

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1998036521	A1	EN	42	6	

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 199862636	A	EN		Based on OPI patent	WO 1998036521
ZA 199801214	A	EN	44		
US 5963647	A	EN		Related to Provisional	US 199740298
EP 960499	A1	EN		PCT Application	WO 1998US2014
				Based on OPI patent	WO 1998036521
Regional Designated States,Original:				AL AT BE CH DE DK ES FI FR GB GR IE	
IT LI LT LU LV MC MK NL PT RO SE SI					
BR 199807389	A	PT		PCT Application	WO 1998US2014
				Based on OPI patent	WO 1998036521
AU 744510	B	EN		Previously issued patent	AU 9862636
				Based on OPI patent	WO 1998036521
MX 210161	B	ES		PCT Application	WO 1998US2014
EP 960499	B1	EN		PCT Application	WO 1998US2014
				Based on OPI patent	WO 1998036521
Regional Designated States,Original:				AL AT BE CH DE DK ES FI FR GB GR IE	
IT LI LT LU LV MC MK NL PT RO SE SI					
DE 69832153	E	DE		Application	EP 1998904857
				PCT Application	WO 1998US2014
				Based on OPI patent	EP 960499
				Based on OPI patent	WO 1998036521
DE 69832153	T2	DE		Application	EP 1998904857
				PCT Application	WO 1998US2014
				Based on OPI patent	EP 960499
				Based on OPI patent	WO 1998036521

Alerting Abstract WO A1

The system enables an recipient to access the **transferred funds** at a receiving terminal (12) by entering a codeword, selected by the sender, along with a transaction code, randomly generated by the system.

The sender notifies the codes to the recipient, who may then **withdraw** the **funds** from an automated teller machine (ATM), without requiring an access card. **Transferred cash** is dispensed in local **currency**, but will not be debited from the sender's account until **withdrawn** by the recipient.

ADVANTAGE - Provides secure international **transfer** of finance from a sender's account, with delivery to non-customer recipient in local area **currency**. Allows user to have convenient, widespread access to **transferred cash**, virtually in real-time, across international boundaries, without requiring recipient to visit delivery office during opening hours.

Title Terms/Index Terms/Additional Words: FUND; TRANSFER; SYSTEM; INDIVIDUAL; FIRST; NETWORK; SEND; INITIATE; CONNECT; THROUGH; PROCESS; SECOND; WITHDRAW

Class Codes

International Classification (Main): H04L-009/00

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G07F-0019/00 A I R 20060101

G07F-0007/10 A I L B 20060101

H04L-0009/00 A I F B 20060101

G06Q-0020/00 C I R 20060101

G07F-0019/00 C I R 20060101

H04L S I R 20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3A, G07F-019/00F
US Classification, Current Main: 705-039000; Secondary: 235-379000,
235-380000, 705-035000, 705-042000, 705-043000, 705-044000, 705-064000
US Classification, Issued: 3809, 38025, 38049, 70535, 70539, 70542, 70543,
70544, 235379, 235380, 38024

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-J05A1; **T05-L02** ; W01-A05

15/5/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.
0008907502 - Drawing available
WPI ACC NO: 1998-457342/199839
Related WPI Acc No: 1997-132862
XRPX Acc No: N1998-356913

Transferring funds **through communications network - by receiving data
and matching with source account, recipient account and amount to be
transferred , then transferring after authorisation**

Patent Assignee: CITIBANK DEV CENT (CITI-N); CITIBANK NA (CITI-N);
CITICORP DEV CENT (CITI-N); CITICORP DEV CENT INC (CITI-N)
Inventor: DO K; DOWING J; DOWNING J; GOODHAND N; JENNINGS H; MAINO M;
PINNEL N; PINNELL N; PROFUMO M; SHAH V; THOMPSON M H

Patent Family (9 patents, 81 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1998036368	A1	19980820	WO 1998US1566	A	19980204	199839 B
US 5825003	A	19981020	US 1995505886	A	19950724	199849 E
			US 1997795355	A	19970204	
AU 199866486	A	19980908	AU 199866486	A	19980204	199904 E
EP 958544	A1	19991124	EP 1998908450	A	19980204	199954 E
			WO 1998US1566	A	19980204	
ZA 199800906	A	20000223	ZA 1998906	A	19980204	200016 E
BR 199807556	A	20000201	BR 19987556	A	19980204	200023 E
			WO 1998US1566	A	19980204	
AU 718278	B	20000413	AU 199866486	A	19980204	200028 E
MX 199907206	A1	20000701	MX 19997206	A	19990804	200134 E
MX 218144	B	20031215	WO 1998US1566	A	19980204	200470 E
			MX 19997206	A	19990804	

Priority Applications (no., kind, date): US 1995505886 A 19950724; US
1997795355 A 19970204; WO 1998US1566 A 19980204

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1998036368	A1	EN	94	17	
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
US 5825003	A	EN			C-I-P of application US 1995505886 C-I-P of patent US 5659165
AU 199866486	A	EN			Based on OPI patent WO 1998036368

EP 958544 A1 EN PCT Application WO 1998US1566
 Based on OPI patent WO 1998036368
 Regional Designated States,Original: AL AT BE CH DE DK ES FI FR GB GR IE
 IT LI LT LU LV MC MK NL PT RO SE SI
 ZA 199800906 A EN 93
 BR 199807556 A PT PCT Application WO 1998US1566
 Based on OPI patent WO 1998036368
 AU 718278 B EN Previously issued patent AU 9866486

 Based on OPI patent WO 1998036368
 MX 218144 B ES PCT Application WO 1998US1566
 Based on OPI patent WO 1998036368

Alerting Abstract WO A1

The process for **transferring funds** from a source account at a first financial institution to a destination **account** at a **second** financial institution through a communications network involves receiving first data input with an input terminal and matching the first data with a record of a source account. The record is stored in a first host system and includes an indication of a type of **currency** maintained in the source **account** . **Second** data provided with the input terminal is received. The second data indicates a recipient account and verifies the validity of the recipient account. Third data provided with the input terminal is received.

The third data corresponds to a requested amount to be **transferred** from the source account to the destination account. The requested amount is input in a selected format which corresponds to the type of **currency** maintained in either the source account or the destination account. Subsequent to receiving authorisation to implement the requested **transfer** , the **funds** to be **transferred** are deposited into a **transfer** holding account which is then processed through a clearing system local to the second financial institution. Then the **funds** from the holding account are deposited to the destination **account** in the **second** financial institution.

ADVANTAGE - Allows secure transactions to **take** place in real time.
 Eliminates problems with changing **currencies** .

Title Terms/Index Terms/Additional Words: TRANSFER; FUND; THROUGH;
 COMMUNICATE; NETWORK; RECEIVE; DATA; MATCH; SOURCE; ACCOUNT; RECIPIENT;
 AMOUNT; AFTER; AUTHORISE

Class Codes

International Classification (Main): **G06F-017/60**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0040/00 A I R 20060101

G07F-0019/00 A I F R 20060101

G07F-0007/10 A I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0040/00 C I R 20060101

G07F-0019/00 C I F R 20060101

G07F-0007/10 C I R 20060101

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3A, G06Q-040/00A,
 G07F-007/10D8P

US Classification, Current Main: 235-379000; Secondary: 235-381000,
 902-005000, 902-032000

US Classification, Issued: 235379, 235381, 9025, 90232

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-H07C; T01-J05A1; **T05-L02** ; W01-C05B3C

15/5/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.
0008245766 - Drawing available
WPI ACC NO: 1997-353009/199733
Related WPI Acc No: 1993-160796; 1995-393210; 1996-485938; 1997-366125;
1997-366126; 1997-366127; 1997-366128; 1997-387693; 1997-515508;
2003-480686; 2006-490548
XRPX Acc No: N1997-292471

Method for subscriber to use transaction module to perform account withdrawal - by selecting bank account to make withdrawal and amount, sending request for transaction to check account and verify and validate details and account, creates money request with note value and debits bank account

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Patent Family (1 patents, 17 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 784282	A2	19970716	EP 1992119461	A	19921113	199733 B
			EP 1997105391	A	19921113	

Priority Applications (no., kind, date): US 1991794112 A 19911115

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 784282	A2	EN	105	50	Division of application EP 1992119461

Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT LI
LU MC NL PT SE

Alerting Abstract EP A2

The method involves allowing a user to select (4) the bank account from which to make the **withdrawal** and a **withdrawal** amount, and establish a cryptographic secure session with a teller module (5). A request is sent to the teller module with the required transaction details to check the account and verify its validity and for sufficient **funds** . A second secure session is established with a **money** generator module (6).

The teller module sends a create **money** request to the **money** generator with a **note** value, and the bank account is debited. The electronic representation of the **money** is generated in the requested **note** value and **transferred** to the teller module and thence to the transaction module.

USE/ADVANTAGE - Relates to electronic monetary system for implementing electronic **money** payments as alternative to cheques, **cash** and credit and debit cards. Provides system of economic exchange that can be used by large organisations for commercial payments of any size, that does not have the limitations of current EFT systems.

Title Terms/Index Terms/Additional Words: METHOD; SUBSCRIBER; TRANSACTION;

MODULE; PERFORMANCE; ACCOUNT; **WITHDRAW** ; SELECT; BANK; AMOUNT; SEND;
REQUEST; CHECK; VERIFICATION; VALID; DETAIL; **MONEY** ; **NOTE** ; VALUE;
DEBIT; ELECTRONIC; **FUNDS** ; **TRANSFER**

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101
G06Q-0040/00 A I R 20060101
G07F-0007/08 A I R 20060101
G07F-0007/10 A I R 20060101
G06Q-0020/00 C I R 20060101
G06Q-0040/00 C I R 20060101
G07F-0007/08 C I R 20060101
G07F-0007/10 C I R 20060101
ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K2C, G06Q-020/00K3A,
G06Q-020/00K4D, G06Q-040/00A, G07F-007/08C2B, G07F-007/10D12

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-J05A1; **T05-L02** ; T05-L03C; W01-C05B3C

15/5/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0007844287 - Drawing available

WPI ACC NO: 1996-473838/199647

XRPX Acc No: N1996-399707

Electronic passbook system using magnetic strip card with integrated circuit - has electronic account data area that records payment transaction processed during state of off-line

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: BAEK I; BAIK I; IN-SOENG P

Patent Family (6 patents, 5 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 8241360	A	19960917	JP 1995341295	A	19951227	199647 B
CN 1130775	A	19960911	CN 1995115673	A	19950929	199801 E
US 5773804	A	19980630	US 1995572722	A	19951214	199833 E
KR 149946	B1	19990515	KR 1995948	A	19950120	200052 E
TW 401574	A	20000811	TW 1995109000	A	19950829	200116 E
CN 1099093	C	20030115	CN 1995115673	A	19950929	200532 E

Priority Applications (no., kind, date): KR 1995948 A 19950120

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 8241360	A	JA	5	4	
TW 401574	A	ZH			

Alerting Abstract JP A

The system includes a memory to which data are recorded. The data memory processes an insertion payment transaction in a financial institution through on-line processing.

The insertion payment transaction is recorded in a general account data area. A capital is mutually transferred with the general account data in

the online process. An electronic account data area records the payment transactions processed in the state of an off-line.

USE/ADVANTAGE - For e.g. credit card, automatic teller machine card. Enables insertion payment transaction at all times since request of customer for transaction time is irrespective of online or off-line state.

Title Terms/Index Terms/Additional Words: ELECTRONIC; PASSBOOK; SYSTEM; MAGNETIC; STRIP; CARD; INTEGRATE; CIRCUIT; ACCOUNT; DATA; AREA; RECORD; PAY; TRANSACTION; PROCESS; STATE; LINE; IC

Class Codes

International Classification (Main): G06F-015/30

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0019/00	A	I		R	20060101
G06K-0017/00	A	I	L	R	20060101
G06Q-0010/00	A	I	L	R	20060101
G06Q-0020/00	A	I	L	R	20060101
G06Q-0040/00	A	I	L	R	20060101
G07D-0009/00	A	I	F	R	20060101
G07F-0019/00	A	I		R	20060101
G11C-0011/21	A	I		R	20060101
G06F-0019/00	C	I		R	20060101
G06K-0017/00	C	I	L	R	20060101
G06Q-0010/00	C	I	L	R	20060101
G06Q-0020/00	C	I	L	R	20060101
G06Q-0040/00	C	I	L	R	20060101
G07D-0009/00	C	I	F	R	20060101
G07F-0019/00	C	I		R	20060101
G11C-0011/21	C	I		R	20060101

ECLA: G06Q-020/00K4D, G06Q-020/00K4P, G07F-007/08C2C, G07F-007/10D8C

US Classification, Issued: 235379, 235375, 235380, 90225, 90226

File Segment: EPI;

DWPI Class: T01; T04

Manual Codes (EPI/S-X): T01-J05A1; T04-A03A; T04-C01; T04-K02

15/5/27 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0005536166 - Drawing available

WPI ACC NO: 1991-140333/199119

XRFX Acc No: N1991-107893

Transferring funds **from bank account using IC card - comparing transaction amount with account balance before identification code is entered**

Patent Assignee: HITACHI LTD (HITA)

Inventor: YOSHIDA Y

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5012076	A	19910430	US 1989317397	A	19890301	199119 B

Priority Applications (no., kind, date): JP 198847559 A 19880302

Alerting Abstract US A

The bank account consists of a storage area of **account** balance and **transaction** data and a second storage area for data indicative of a **money** amount shifted from the first account as cash data. In case of a **money deposit**, a data corresponding to a **money** amount to be deposited is subtracted from a cash data stored in an IC card and the data corresponding to the amount to be deposited is written into the first area. The data indicative of the drawn **money** amount stored in the second area is updated.

If the intended transaction amount is less than the cash data the user enters his authorisation code and a data corresponding to the **money** amount to be **transferred**, or price of the commodity, is subtracted from the cash data stored in the card and the data corresponding to the **transferred money** amount is written into the first storage area. At this time, the data indicative of the drawn amount stored in the **second account** is updated.

ADVANTAGE - Enables bank transaction without overdrawing from account.

Title Terms/Index Terms/Additional Words: TRANSFER; FUND; BANK; ACCOUNT; IC ; CARD; COMPARE; TRANSACTION; AMOUNT; BALANCE; IDENTIFY; CODE; ENTER

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G07F-0019/00 A I R 20060101

G07F-0007/08 A I R 20060101

G06Q-0040/00 C I R 20060101

G07F-0019/00 C I R 20060101

G07F-0007/08 C I R 20060101

ECLA: G06Q-040/00A, G07F-007/08C2B, G07F-019/00F

US Classification, Issued: 235379, 235380

File Segment: EPI;

DWPI Class: T01; T04; T05

Manual Codes (EPI/S-X): T01-H01B; **T01-J05A** ; T04-K; T05-L

B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200911

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File 349:PCT FULLTEXT 1979-2009/UB=20090115|UT=20090108

(c) 2009 WIPO/Thomson

File 324:GERMAN PATENTS FULLTEXT 1967-200911

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Set	Items	Description
S1	26605	(TRANSFER? OR TRANSMISS? OR SWEEP??? OR MOVE OR MOVES OR M-OVED OR MOVING OR PASS???) (15N) (FUNDS OR PREPAYMENTS OR PRE()-PAYMENTS OR DEPOSIT OR DEPOSITS OR MONEY OR MONIES)
S2	19901	(PREPAID OR PRE()PAID OR TRANSACTION OR SUB OR SECOND OR S-ECONDARY OR OTHER OR DIFFERENT OR SEPARATE) (2N) (ACCOUNT OR AC-COUNTS) OR SUBACCOUNT??
S3	234	(CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT -

OR CLIENTS OR INDIVIDUAL OR INDIVIDUALS OR PERSON OR PERSONS -
OR USER OR USERS OR ACCOUNT()HOLDER?? OR MEMBER OR MEMBERS) (5-
N) (CASH() (BASED OR ONLY) OR (WITHOUT OR .NOT.) (3N) (BANK OR BA-
N KING OR MEMBERSHIP??))

S4 870450 CASH OR DOLLAR OR DOLLARS OR BILLS OR (NEGOTIABLE OR MONET-
ARY OR FINANCIAL) () (INSTRUMENT?? OR ITEM OR ITEMS) OR NOTE OR
NOTES OR PAPER OR PAPERS OR CURRENCY OR CURRENCIES

S5 76873 S4(10N) (WITHDRAW? OR PULL??? OR TAKE OR TAKES OR TAKING OR
TOOK OR GET OR GETS OR GETTING OR GOT OR REMOV????)

S6 53402 (CASH OR PREPAID OR PRE()PAID OR STORED()VALUE OR DEBIT OR
ATM OR CLIENT OR KEY OR POS OR ACCOUNT OR RELOADABLE OR LOADA-
BLE) (2N) (CARD OR CARDS OR DEVICE OR DEVICES OR PASS OR PASSES)
OR CASHCARD? OR KEYCARD?

S7 959 S1(S)S2

S8 73 S7(S)S5

S9 1 S8(S)S3

S10 43 S8 AND IC=(G06F-017/60 OR G06F-0017/60 OR G06F-007/08 OR G-
06F-0007/08 OR G06K-005/00 OR G06K-0005/00 OR G06Q-020/00 OR -
G06Q-0020/00 OR G06Q-030/00 OR G06Q-0030/00 OR G06F-0007/06 OR
G06F-0007/06)

S11 19 S10 AND AY=1900:2000

S12 19 IDPAT (sorted in duplicate/non-duplicate order)

S13 19 IDPAT (primary/non-duplicate records only)

13/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01752676

**Systems and methods for secure transaction management and electronic rights
protection**

**Systeme und Verfahren zur gesicherten Transaktionsverwaltung und
elektronischem Rechtsschutz**

**Systemes et procedes de gestion de transactions securisees et de protection
de droits electroniques**

PATENT ASSIGNEE:

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INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, BeltsvilleMaryland 20705, (US)
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Spahn, Francis J., 2410 Edwards Avenue, El CerritoCalifornia 94530, (US)
van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane,
GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)
EP 1431864 A3 050216
EP 1431864 B1 081231

APPLICATION (CC, No, Date): EP 2004075701 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; **G06F-017/60**

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20080416 H EP

G06Q-0010/00 A I L B 20060101 20080416 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 77

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
CLAIMS B	(English)	200901	1605
CLAIMS B	(German)	200901	1497
CLAIMS B	(French)	200901	1788
SPEC A	(English)	200426	166929
SPEC B	(English)	200901	98177
Total word count - document A			168406
Total word count - document B			103067
Total word count - documents A + B			271473

...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION the same and/or different content and/or appliance usage related activities, and/or to **different** parties in a content and/or appliance usage model, such that different parties (or classes...VDE container created automatically by a VDE installation in response to control information stipulating the "**withdrawal**" of credit or electronic **currency** from an electronic credit or **currency** account based upon an amount owed resulting from usage of VDE controlled electronic content and...

13/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00936717

TRUSTED INFRASTRUCTURE SUPPORT SYSTEMS, METHODS AND TECHNIQUES FOR SECURE ELECTRONIC COMMERCE, ELECTRONIC TRANSACTIONS, COMMERCE PROCESS CONTROL AND AUTOMATION, DISTRIBUTED COMPUTING, AND RIGHTS MANAGEMENT

TREUHAND INFRASTRUKTUR UNTERSTUTZUNGSSYSTEME, VERFAHREN UND TECHNIKEN ZUM SICHEREN ELEKTRONISCHEN HANDEL, ELEKTRONISCHE TRANSAKTIONEN, STEUERUNG UND AUTOMATISIERUNG VON HANDELSVERFAHREN, VERTEILTE DATENVERARBEITUNG UND VERWALTEN VON RECHTEN

SYSTEME D'ASSISTANCE INFRASTRUCTURELLE ADMINISTRATIVE, PROCEDES ET TECHNIQUES SURS CONCERNANT LE COMMERCE ET LES TRANSACTIONS ELECTRONIQUES, COMMANDE ET AUTOMATISATION DES PROCESSUS COMMERCIAUX, CALCUL REPARTI ET GESTION DES REDEVANCES

PATENT ASSIGNEE:

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INVENTOR:

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WEBER, Robert, 215 Waverly Street 4, Menlo Park, CA 94025, (US)

LEGAL REPRESENTATIVE:

Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London

Inventor(s):

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FOX Steven J, 7 Auspice Court, Newark, DE 29711, US,

Legal Representative:

SCOTT Thomas J (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221374 A1 20020314 (WO 0221374)
Application: WO 2001US26930 20010831 (PCT/WO US0126930)
Priority Application: US 2000655886 20000906

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7128

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the charges incurred by the cardholder that day.

If sufficient funds are found in the cash account, the aggregate
transaction amount may be withdrawn from that account and deducted
against the sweep card's daily "open to buy" amount.

If the cash account does not have sufficient funds to cover the
aggregate transaction amount, the cardholder's ability to make additional
purchases may...

13/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rts. reserv.

00851775 **Image available**

ADVANCED ASSET MANAGEMENT SYSTEMS

SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

Patent Applicant/Assignee:

VIRTUAL ASSETS INCORPORATED, 10387 Eclipse Way, Columbia, MD 21044, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

ZAMBRZYCKI John V, 1123 King Street, Redwood City, CA 94061, US, US
(Residence), US (Nationality), (Designated only for: US)

JACKSON Christopher K, 10387 Eclipse Way, Columbia, MD 21044, US, US
(Residence), US (Nationality), (Designated only for: US)

CHOIE Carolyn H, 1123 King Street, Redwood City, CA 94061, US, US
(Residence), NZ (Nationality), (Designated only for: US)

LAYMAN Kevin W, 1123 King Street, Redwood City, CA 94061, US, US
(Residence), US (Nationality), (Designated only for: US)
NEWMAN Edward J Jr, 1919 Prairie Square, Apt. 116, Schaumburg, IL 60173,
US, US (Residence), US (Nationality), (Designated only for: US)
RICHARDSON David E Jr, 1123 King Street, Redwood City, CA 94061, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PRIDDY Robert (et al) (agent), Hall, Priddy, Myers & Vande Sande, 10220
River Road, Suite 200, Potomac, MD 20854, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184906 A2-A3 20011115 (WO 0184906)
Application: WO 2001US15283 20010511 (PCT/WO US0115283)
Priority Application: US 2000569023 20000511

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 124618

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... records of 1 o mankind are records of sale and manifests of assets.
The earliest **transaction** type, barter exchange arrangements for goods,
is still used today. Barter requires that both parties...

...having a fixed value relative to the issuing nation. Today, the vast
majority of transactions **take** place through the use of coin and **paper**
currency . Just focusing on the interaction between individuals and
institutions, over 550 billion coin and **currency** transactions **take**
place each year. This number, vast as it is, does not take into account
the...

...the privacy (anonymity and untraceability) that individuals and
institutions value while conducting their affairs. However, **currency**
transactions continue to suffer from the same limitations that have
plagued them since inception: both...

...It is estimated that in the United States alone, \$60 billion is spent
annually by **money** handlers simply to **move money** from one location
to another. The security of paper **money** is seriously threatened by the
relative ease of counterfeiting using, for example, widely accessible,
high...

...copiers.

Consequently, financial institutions and corresponding government entities have created a set of secure electronic **funds transfer** mechanisms affording greater security to **move** the value of cash **funds** between locations. Financial institutions so have created new types of substitutes for cash that include...destroying, evaluating, generating, implementing, maintaining, modifying, processing, registering, and/or otherwise manipulating one or more **other sub - account** (s), wherein. said. **other sub - account** (s) is/are related, but subordinate to, said first sub-account(s). in certain forms...

13/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rts. reserv.

00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUEE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,

2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... transmits these predetermined patlis to the backbone switches as routing tables consisting of primary and **secondary** choices of available links from each hub. The secondary choices are viable orily in the...

...console, with backplane access to a data bus for communication with one another or to **other** devices in the network. The VME bus is presently the most popular 16/32-bit...control information (located, in the preferred embodiment, in one or more permissions records) stipulating the "**withdrawal**" of credit or electronic **currency** (such as tokens) from an electronic account (for example, an account securely maintained by a...of items at a later time without having to select each of the items individually.

13/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400

Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... record, thereby reducing the data throughput and storage. The NCID provides the billing center and **other** network subsystems with the ability to match originating and terminating call records for a specific

...
...or a computer program product, represents a floppy disk, magnetic tape, compact disk, etc. The **removable** storage unit 2812 includes a computer usable storage medium having therein stored computer software and...
selling for \$900 per ounce, nobody is interested in operating a gold mine if it **takes** two years and \$901 per ounce to **get** it out of the ground.

13/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.
00762478 **Image available**
AN AUTOMATED PAYMENT SYSTEM FOR EXECUTION AND SETTLEMENT OF NETWORK PURCHASE TRANSACTIONS
SYSTEME DE PAIEMENT INFORMATISE PERMETTANT D'EXECUTER ET DE REGLER DES TRANSACTIONS D'ACHAT PAR RESEAU
Patent Applicant/Assignee:
GLOBAL PAYMENT ADVISORS, 875-A Island Drive, Alameda, CA 94052, US, US
(Residence), US (Nationality)
Inventor(s):
KURRASCH David P, 533 Creedon Circle, Alameda, CA 94502, US
HOLROYDE Alan E, 1 Acacia Drive, Tiburon, CA 94920, US
Legal Representative:
DAVIS Paul, Wilson Sonsini Goodrich & Rosati, 650 Page Mill Road, Palo Alto, CA 94304-1050, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200075888 A1 20001214 (WO 0075888)
Application: WO 2000US15290 20000602 (PCT/WO US0015290)
Priority Application: US 99137571 19990603
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
GB
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 11295

International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... but is not limited to, the opening balance in the Buyer's checking, savings or **other cash accounts**, any invested balances, any subsequent deposits or **withdrawals** and any available lines of credit. The Buyer enters the EA and proceeds to execute...

...FG to ad ust the open to buy on-line. The EA sends an electronic **funds transfer** credit to the Seller's FG.

1 9

Each FG updates the OTB file at...but is not limited to, the opening balance in the Buyer's checking, savings or **other cash accounts**, any invested balances, any subsequent deposits or **withdrawals** and any available lines of credit. An authenticated Buyer or a non-authenticated

13/3,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736839

INTERACTIVE POINT ACCESS FINANCIAL AND INFORMATION SYSTEM

**SYSTEME INTERACTIF D'INFORMATIONS ET DE TRAITEMENT D'OPERATIONS BANCAIRES A
ACCES A DISTANCE**

Patent Applicant/Assignee:

NATIONAL CITY BANK, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
(Residence), US (Nationality)

Patent Applicant/Inventor:

KJONAAS Donald W, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
(Residence), US (Nationality)

ANDREAS David L, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
(Residence), US (Nationality)

Legal Representative:

KEOUGH Steven J, Patterson & Keough, P.A., 4800 IDS Center, 80 South 8th
Street, Minneapolis, MN 55401-2100, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049552 A2 20000824 (WO 0049552)

Application: WO 2000US4269 20000218 (PCT/WO US0004269)

Priority Application: US 99252834 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9379

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

13/3,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736212 **Image available**

**METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN AUTOMATED TRANSACTION
MACHINE**

**PROCEDE ET SYSTEME POUR L'ETABLISSEMENT DE CONNEXIONS DE SERVICES DE
TRANSACTION AVEC UNE MACHINE DE TRANSACTION AUTOMATIQUE**

Patent Applicant/Assignee:

DIEBOLD INCORPORATED, 5995 Mayfair Road, North Canton, OH 44720, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)
CICHON Bob, 2112 Tennyson, Apartment 6, Massillon, OH 44646, US, US
(Residence), US (Nationality), (Designated only for: US)
SMITH Mark D, 1910 Hunting Valley N.W., North Canton, OH 44720, US, US
(Residence), US (Nationality), (Designated only for: US)
BLACKSON Dale, 5056 Paddington Down Street, Canton, OH 44718, US, US
(Residence), US (Nationality), (Designated only for: US)
WEIS David, 842 McKinley Boulevard, Ashland, OH 44805, US, US (Residence)
, US (Nationality), (Designated only for: US)
CHURCH James, 741 Governors Circle, Kent, OH 44240, US, US (Residence),
US (Nationality), (Designated only for: US)
GILGER Mikal R, 300 Reimer Road, Wadsworth, OH 44281, US, US (Residence),
US (Nationality), (Designated only for: US)
Legal Representative:
JOCKE Ralph, 231 South Broadway, Medina, OH 44256, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200049547 A1 20000824 (WO 0049547)
Application: WO 2000US4130 20000216 (PCT/WO US0004130)
Priority Application: US 99120506 19990217; US 99133579 19990511
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
AU BR CA CN CZ HR HU ID IL IN IS JP KE KR LK LT MX NO NZ PL RU SE SG SI
SK TR US VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 23748

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
Detailed Description
Claims

13/3,K/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.
00445904 **Image available**
**A CUSTOMER-DIRECTED, AUTOMATED PROCESS FOR TRANSFERRING FUNDS BETWEEN
ACCOUNTS USING A HOLDING ACCOUNT AND LOCAL PROCESSING
PROCEDE AUTOMATIQUE PERSONNALISE SERVANT A TRANSFERER DES FONDS ENTRE DES
COMPTES AU MOYEN D'UN COMPTE DE RESERVE ET D'UN TRAITEMENT LOCAL**
Patent Applicant/Assignee:
CITICORP DEVELOPMENT CENTER,
Inventor(s):
JENNINGS Horton,
PINNELL Nigel,
DO Khanh,
SHAH Virendrakumar,
PROFUMO Marjorie,
DOWNING John,
GOODHAND Neil,
MAINO Marion,
THOMPSON Michael H,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9836368 A1 19980820

Application: WO 98US1566 19980204 (PCT/WO US9801566)
Priority Application: US 97795355 19970204
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 14926

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... machines, CATs
provide a wide range of banking functionality. These include
"basic" services such as **cash withdrawal** , **deposits** and
payments, **transfer** between **accounts** , balance inquiries,
transaction histories, and purchases of travelers checks. As
shown in Fig, 3,, a CAT 40 includes...

13/3,K/16 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.
00433576 **Image available**

MULTI-TRANSACTION SERVICE SYSTEM
SYSTEME DE SERVICES A TRANSACTIONS MULTIPLES

Patent Applicant/Assignee:

NCR INTERNATIONAL INC,
EATON Morag Margaret,
CRANSTON Ian Andrew,
HORN David,
AMBLER Stephen,
RIACH David James Avery,
JORGENSEN Steen,
SHANKER Veerasamy Selvadurai,

Inventor(s):

EATON Morag Margaret,
CRANSTON Ian Andrew,
HORN David,
AMBLER Stephen,
RIACH David James Avery,
JORGENSEN Steen,
SHANKER Veerasamy Selvadurai,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9824040 A1 19980604
Application: WO 97GB3287 19971128 (PCT/WO GB9703287)
Priority Application: GB 9624894 19961129

Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU
ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH KE LS
MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 4652

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... local database 38 arranged
to authorise and control a transaction such as a request
to **withdraw cash** . The transaction details are sent to
the data host 70 by a data link 39...

...switched telephone network
(PSTN) 45 to initiate a transaction, such as a balance
enquiry or **transfer of funds** between **accounts** ; the
transaction can be based on a voice prompt system, with
the customer 42 keying in the...

13/3,K/17 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00389664

UNIVERSAL CONTRACT EXCHANGE

ECHANGES MONDIAUX SOUS CONTRAT

Patent Applicant/Assignee:

LANCASTER AUSTRALIA PTY LIMITED,

LANCASTER Roger,

Inventor(s):

LANCASTER Roger,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9730407 A1 19970821

Application: WO 97AU87 19970218 (PCT/WO AU9700087)

Priority Application: AU 968157 19960219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU KE LS MW SD SZ UG AM
AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15109

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... is maintained, The Currency Converter's inarket will always be

automatically available to enable instant **sweeping** or **transfer** of **funds** between **accounts** denominated in **different** currencies. **Funds** are transferred from an investor's clearing house assigned funds account to his cash management...

...in the
currelcity of the account that the funds are coming froin. Investors could make **withdrawals** from the trust in any **currency** and cheques or tlie **transfer** of **funds** will only be authorised in the saine nanie as the accouitt, Investors that do not...

13/3,K/18 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rts. reserv.

00364086 **Image available**

**CUSTOMER-DIRECTED, AUTOMATED SYSTEM FOR TRANSFERRING FUNDS BETWEEN ACCOUNTS
SYSTEME AUTOMATIQUE ORIENTE CLIENT PERMETTANT DE TRANSFERER DES FONDS ENTRE
COMPTES**

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

JENNINGS Horton,

PINNELL Nigel,

DO Khanh,

SHAH Virendrakumar,

PROFUMO Marjorie,

DOWNING John,

GOODHAND Neil,

MAINO Marion,

THOMPSON Michael H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9704411 A1 19970206

Application: WO 96US12132 19960723 (PCT/WO US9612132)

Priority Application: US 95505886 19950724

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR

KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK TJ TT UA

UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 13018

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... machines, CATs provide a wide range of banking functionality. These include "basic" services such as **cash withdrawal**, **deposits** and payments, **transfer** between **accounts**, balance inquiries, **transaction** histories, and purchases of travellers checks. As shown in Fig. 3, a CAT 40 includes...

III. Text Search Results from Dialog

A. NPL Files, Abstract

File 2:INSPEC 1898-2009/Mar W2
(c) 2009 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2009/Jan
(c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Mar 13
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Feb
(c) 2009 The HW Wilson Co.
File 144:Pascal 1973-2009/Mar W2
(c) 2009 INIST/CNRS
File 474:New York Times Abs 1969-2009/Mar 16
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Mar 16
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 256:TecInfoSource 82-2009/Jul
(c) 2009 Info.Sources Inc
File 139:EconLit 1969-2009/Feb
(c) 2009 American Economic Association
File 141:Readers Guide 1983-2009/Jan
(c) 2009 The HW Wilson Co

Set	Items	Description
S1	42116	(TRANSFER? OR TRANSMISS? OR SWEEP??? OR MOVE OR MOVES OR MOVED OR MOVING OR PASS???) (S) (FUNDS OR PREPAYMENTS OR PRE()PAYMENTS OR DEPOSIT OR DEPOSITS OR MONEY OR MONIES)
S2	14227	(PREPAID OR PRE()PAID OR TRANSACTION OR SUB OR SECOND OR SECONDARY OR OTHER OR DIFFERENT OR SEPARATE) (2N) (ACCOUNT OR ACCOUNTS) OR SUBACCOUNT??
S3	99	(CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT - OR CLIENTS OR INDIVIDUAL OR INDIVIDUALS OR PERSON OR PERSONS - OR USER OR USERS OR ACCOUNT()HOLDER?? OR MEMBER OR MEMBERS) (5-N) (CASH() (BASED OR ONLY) OR (WITHOUT OR .NOT.) (3N) (BANK OR BANKING OR MEMBERSHIP??))
S4	4444703	CASH OR DOLLAR OR DOLLARS OR BILLS OR (NEGOTIABLE OR MONETARY OR FINANCIAL) () (INSTRUMENT?? OR ITEM OR ITEMS) OR NOTE OR NOTES OR PAPER OR PAPERS OR CURRENCY OR CURRENCIES
S5	320380	S4(S) (WITHDRAW? OR PULL??? OR TAKE OR TAKES OR TAKING OR T- OOK OR GET OR GETS OR GETTING OR GOT OR REMOV???)
S6	15222	(CASH OR PREPAID OR PRE()PAID OR STORED()VALUE OR DEBIT OR ATM OR CLIENT OR KEY OR POS OR ACCOUNT OR RELOADABLE OR LOADABLE) (2N) (CARD OR CARDS OR DEVICE OR DEVICES OR PASS OR PASSES) OR CASHCARD? OR KEYCARD?
S7	165	S1 AND S2
S8	25	S7 AND (S3 OR S5 OR S6)
S9	18	S8 NOT S8/2000:2009
S10	18	RD (unique items)

10/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2009 Institution of Electrical Engineers. All rts. reserv.

04767549 INSPEC Abstract Number: D91000007

Title: Electronic and legal mythology

Author(s): Laidlaw, A.

Journal: Banking World vol.8, no.10 p.44, 47

Publication Date: Oct. 1990 Country of Publication: UK

CODEN: BAWOEX ISSN: 0737-6413

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: In theory, the second a customer has keyed his 'electronic signature' (PIN) into a retailer's terminal, their respective bank accounts can be debited and credited with the cost of goods purchased by the customer. In practice, few **debit card** transactions in the UK are authorised by PIN, customer signature being almost universal, and transactions are not entered on customer and retailer bank accounts much more quickly (if at all) than if a cheque had been tendered by way of payment. The use of a plastic card as part of the **debit card** transaction would fall squarely into section 14 of the Consumer Credit Act 1974. Section 14 goes on to provide that the supply of goods in the circumstances described will constitute the drawdown of credit by the individual. The government accepted that this fictional credit should not frustrate EFTPOS transactions by making them subject to cumbersome regulation. A little more legal fiction was employed to exempt EFTPOS from the Consumer Credit Act 1974. Section 87 of the Banking Act 1987 introduced, through a tortuous route in the 1974 Act, an exemption which referred to 'arrangements for the electronic **transfer of funds** from a current account at a bank'. Whatever magical powers electronics may possess, they cannot **transfer funds**. It is the debts on **different bank accounts** which are adjusted. However, the Banking Act exemption is accepted as sufficient for its intended purpose. (0 Refs)

Subfile: D

Descriptors: banking; EFTS; legislation; point of sale systems

Identifiers: **debit card** transactions; Consumer Credit Act 1974; EFTPOS transactions; Banking Act 1987; exemption

Class Codes: D1050 (Legal requirements); D2050E (Banking); D2140 (Marketing, retailing and distribution)

10/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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04753228 INSPEC Abstract Number: C90071772

Title: Privacy protected payments: unconditional payer and/or payee untraceability

Author(s): Chaum, D.

Author Affiliation: Centre for Math. & Comput. Sci., Amsterdam, Netherlands

Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p.69-93

Editor(s): Chaum, D.; Schaumuller-Bichl, I.

Publisher: North-Holland, Amsterdam, Netherlands

Publication Date: 1989 Country of Publication: Netherlands xi+218 pp.

ISBN: 0 444 70545 7

Conference Sponsor: IFIP

Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg,

Austria

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: A payment system is in essence a means for allowing controlled **transfers** of value between accounts. The systems presented in this **paper** keep confidential-which pair of accounts is involved in each **transfer** -unless parties to the **transfer** wish this information to be revealed. The system provider maintains the balance of each account, and consequently knows each change in balance. But this knowledge need not enable the system provider to discover which **withdrawal** corresponds with which **deposit**, because **funds** are **withdrawn** and held in a bearer form, like 'unmarked **bills**,' before being deposited to **other accounts**. Also, because these bearer instruments are issued in standard denominations, the amount of a **deposit** need not reveal the account from which the **funds** were **withdrawn**. Practical payment systems have thus been introduced that are secure for all parties and provide a variety of new possibilities for privacy in the upcoming age of digital payments. (8 Refs)

Subfile: C

Descriptors: data privacy; EFTS; smart cards

Identifiers: privacy protected payments; bank accounts; unconditional payer untraceability; confidentiality; unconditional payee untraceability; balance maintenance; controlled transfers; withdrawal; deposit; bearer form; standard denominations; digital payments

Class Codes: C7120 (Finance)

10/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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03935889 INSPEC Abstract Number: C87049035

Title: EFT POS Today

Author(s): Shirakawa, A.

Author Affiliation: OMRON Tateisi Electron. Co., Tokyo, Japan

Journal: AEU no.132 p.84-9

Publication Date: 1987 Country of Publication: Japan

CODEN: AEUNAX ISSN: 0385-0447

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: Payment by card at the point of sale is becoming more and more popular all over the world. Today, cards are used in three kinds of payment methods: (1) post payment method by a credit card; (2) spot-paid method-a **debit card** (or **cash card**) is used for instantaneous **transfer** of **funds** from the consumer's account to the retailer's **account**; and (3) **prepaid** method. The typical examples of this latter method in Japan are used Telephone Card used for public telephones and the Orange Card used for purchasing train tickets from ticket vending machines. Any of these methods requires a good system, composed of a terminal at the point of sale, a communications network/and a host computer. Such systems combine to form the electronic **funds transfer** at the point of sale in short, the EFT POS. (0 Refs)

Subfile: C

Descriptors: EFTS; point of sale systems

Identifiers: post payment method; credit card; spot-paid method; **debit card**; **cash card**; prepaid method; Japan; Telephone Card; public telephones; Orange Card; ticket vending machines; communications network; host computer; EFT POS

Class Codes: C7120 (Finance)

10/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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03870698 INSPEC Abstract Number: D87001291

Title: The bank that roared (cash management)

Journal: ABA Banking Journal vol.79, no.3 p.22-4

Publication Date: March 1987 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: A small community bank, National Bank of the Redwoods, has developed a microcomputer based electronic banking service that small business owners can use as a cash management tool. The users are charged \$50 a month for the service, which enables them to check balances and **transfer funds** between up to 10 **different bank accounts**. **Customers without** their own PCs can rent a terminal with built-in modem and software. After the electronic banking product was introduced, the bank's growth accelerated from 25% to 45%. (0 Refs)

Subfile: D

Descriptors: banking

Identifiers: small businesses; community bank; National Bank of the Redwoods; microcomputer based; electronic banking service; cash management

Class Codes: D2050E (Banking)

10/5/7 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00886237 NYT Sequence Number: 071989780508

(US moves toward ending prohibition on interest-bearing checking accounts. Federal Reserve and Federal Deposit Insurance Corp (FDIC) have approved regulations that would allow commercial banks and most US savings banks to offer customers automatic transfer of funds to checking accounts from savings accounts to cover overdrafts. Other means of skirting 45-year-old prohibition include paying bills by telephone, transferring funds between accounts by telephone or with 'debit card,' issuing credit union share drafts and allowing checks to be drawn on money-market mutual funds. Some bankers believe savings associations' unhappiness with recent action by Federal Reserve and FDIC could revitalize stalled legislation on NOW accounts. NOW accounts are savings accounts against which check-like negotiable order of withdrawal can be written as easily as check. Photo illustration, list of ways to earn interest on checking or transaction balance account (M).)

MILLETTI, MARIO A

New York Times, Col. 2, Pg. 1, Sec. 4

Monday May 8 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: BANKS AND BANKING; BONDS (GOVERNMENT); CASH MANAGEMENT FUNDS; CHECKS AND CHECKING ACCOUNTS; CREDIT CARDS AND ACCOUNTS; CREDIT UNIONS; CUSTOMER BANK COMMUNICATION TERMINALS; ELECTRONIC **FUNDS TRANSFER** SYSTEMS (EFTS); INTEREST (MONEY); LAW AND LEGISLATION (FEDERAL); MUTUAL FUNDS; NEGOTIATED ORDERS OF WITHDRAWAL (NOW ACCOUNTS); SAVINGS ACCOUNTS AND CERTIFICATES; SAVINGS AND LOAN ASSNS; SHARE DRAFT ACCOUNTS; TELEPHONES

PERSONAL NAMES: MILLETTI, MARIO A

10/5/8 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09109052

utility bills can be paid while on the move

HONG KONG: MORE MOBILE PHONE BANKING SERVICES

The HongKong Standard (XKR) 25 May 1999 p.b3

Language: ENGLISH

Hutchison Telecom (Hong Kong) and American Express Bank (Amex) will jointly launch mobile phone banking services namely 'Inter-Bank Fund **Transfer**' and 'the Bill Payment Service' from July 1999. The 'Inter-Bank Fund **Transfer**' allows subscribers to **transfer** their **funds** between Amex Hong Kong **dollar accounts** and **other** banks. The 'Bill Payment Service' allows subscribers to use their handsets to settle utility **bills** such as Hutchison Telecom, CLP Power, Hong Kong Electric, tax, water, rates and gas charges and a confirmation messages will be shown on handset after each transaction. Amex said that subscribers of mobile phone banking service can enjoy alert services such as cheque alert, time **deposit** maturity alert, payment alert and large amount **withdrawal** alert. Besides, Subscribers can download their bank accounts information. The monthly charge of the mobile phone banking service with unlimited access is estimated to be between HK\$ 20 and HK\$ 30.

COMPANY: HONG KONG ELECTRIC; CLP POWER; AMERICAN EXPRESS BANK; HUTCHISON TELECOM (HONG KONG)

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020); Cellular Radio Services (4811CR);
Telecommunications (4810); Cellular Radio Equipment (3662CE);
Communications Equipment (3660);

EVENT: Product Design & Development (33); Company Formation (14);

COUNTRY: Hong Kong (9HON);

10/5/9 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09056610

am/pm stores to get Sakura Bank ATMs

JAPAN: SAKURA TO INSTALL ATMS AT AM/PM STORES

The Japan Times (XAO) 06 Feb 1999 p.12

Language: ENGLISH

Sakura Bank of Japan intends to install its automated-teller machines (ATMs) at am/pm Japan Co, a convenience store chain with 1,045 franchisees as of the end of 1998, from March 1999. Sakura Bank aims to widen its service network at a low cost under this tie-up while am/pm can offer more services and attract more customers to its stores. Customers at the am/pm stores can **withdraw cash**, make **deposits**, **transfer money** or apply for loans at am/pm stores with help from store staff. People who have **accounts** at **other** banks will also be able to use the service by paying an additional fee.

COMPANY: AM/PM JAPAN; SAKURA BANK

PRODUCT: Food Stores NEC (5499);

EVENT: Plant/Facilities/Equipment (44); Planning & Information (22);
Marketing Procedures (24);
COUNTRY: Japan (9JPN);

10/5/10 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06610628
Hong Kong's electronic money
HONG KONG: REVIEW OF ELECTRONIC MONEY
Wen Wei Po (AMI) 06 Apr 1998 p.b1
Language: CHINESE

Hong Kong now has 100,000 Mondex cards, 130,000 Visa **Cash** and 80,000 **reloadable** BOC smart **cards** as electronic **money**. As the number is still far from 3 mn credit cards, there is great potential for the use of electronic **money** as people do not need to carry coins and wait for changes. Currently, Mondex cardholders can purchase goods at 5,000 shops. They can also reload maximum HK\$3,000 on the card via ATMs and Mondex telephones. Mondex offers high security as the cardholders can lock the information on the card using Mondex telephone or Mondex electronic wallet. BOC smart cards are similar to Visa **Cash** but can be reloadable and used at ATMs for large amount of **cash withdrawal**, **account transfer**, and **transaction** settlement. Both cards have made some improvement. Mondex cards have adopted new chips and the use of wireless terminals for merchants. Visa **Cash** will be accepted by 6,000 terminals by the end of 1998, up from current 1,500. In 1998, the number of Visa **Cash** will rise to 400,000 and about 400 ATMs will be available for reloading Visa **Cash**.*

COMPANY: VISA CASH; MONDEX
PRODUCT: **Debit Card** Svcs (6020DC); Nonbank Credit Card Firms (6141);
Smart Cards (3078SC); Consumer Finance Institutions (6140); Banking
Institutions (6010);
EVENT: Market & Industry News (60);
COUNTRY: Hong Kong (9HON);

10/5/11 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06579657
RAMS set to take on established banks
AUSTRALIA: RAMS TO CHALLENGE BANKS
The Australian Financial Review (AFR) 23 Jan 1998 P.46
Language: ENGLISH

Australia's RAMS Home Loans is set to provide full transaction banking through Eftpos and ATM terminals in an attempt to counter competition generated by the payments system. The Australian Competition and Consumer Commission is likely to applaud the **move** as it welcomes non-bank competitors into the financial sector to bolster competition. The mortgage specialist plans to make transaction facilities an integral part of its new mortgage offset account which would include a RAMS Visa credit **card**, **debit card** and **deposit** book. Meanwhile, it is discussing with Colonial State Bank for sponsorship for participation of Eftpos. Likewise, it is negotiating with **CashCard** for joining its ATM network. Not bound by

high-cost network and low-earning **transaction accounts** , RAMS is able to charge as low as AU\$ 0.30 for electronic transactions as compared to AU\$ 1.30 for some banks. However, banks are not unduly worried about the new competitor. Commonwealth bank felt that quality service and higher customers' satisfaction would be an edge over RAMS. RAMS would have a hard time trying to match the product range and pricing structure of banks.

COMPANY: **CASHCARD** ; COLONIAL STATE BANK; RAMS HOME LOANS
PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Planning & Information (22);
COUNTRY: Australia (9AUS);

10/5/12 (Item 5 from file: 583)

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06502843
Bangko sentral hikes liquidity reserves by 1%
PHILIPPINES: BSP UPS BANK'S LIQUIDITY RESERVES
Manila Bulletin (XAZ) 29 Jul 1997 p. B-1
Language: ENGLISH

The Bangko Sentral ng Pilipinas (BSP) <Central Bank of the Philippines> has **moved** to soak up excess liquidity in the Philippine financial system by increasing the liquidity reserve requirement on PP **deposits** , trust **funds** and **other** fiduciary **accounts** from 2% to 3%. The overall statutory reserve requirement remains unchanged at 13%. The BSP believes that there is excess liquidity in the financial system as foreign **funds** have been selling their Philippine equity holdings. It is estimated that the 1% hike in liquidity reserves (to be achieved through additional bank purchases of BSP-Treasury short term securities) will **remove** PP 10.6 bn of **cash** from the financial system.

COMPANY: BSP; BANGKO SENTRAL NG PILIPINAS
PRODUCT: Money Supply (E5620);
EVENT: National Government Economics (94);
COUNTRY: Philippines (9PHI);

10/5/13 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06375754
Pervyi shag uzhe sdelan
RUSSIA: CITY FUNDS OUT OF BANK SANKT-PETERBURG
Kommersant-Daily (XFL) 9 Oct 1996 p.5
Language: RUSSIAN

Yury Lvov, president of the major St Petersburg commercial bank Sankt-Peterburg, admits that the bank has lost two city budget accounts: hard **currency** account and long-term rouble **deposit** account. The accounts were **transferred** to the local Promstroibank and BaltONEKSIMbank, subsidiary bank of the Moscow ONEKSIMbank. It is likely that **other** city **accounts** will be **withdrawn** from Sankt-Peterburg, the bank has over 1,000 of them. This confirms the data that big Moscow banks are **moving** in to replace local banks as banks for the city administration.

COMPANY: ONEKSIMBANK; BALTONEKSIMBANK; PROMSTROIBANK; SANKT-PETERBURG
PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Companies Activities (10);
COUNTRY: Russia (6USSRU);

10/5/14 (Item 7 from file: 583)

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06324378
Livret A : la CDC signale une dZcollecte/
FRANCE: CDC'S RESULTS AND WORRIES ON LIVRET A
Les Echos (LE) 14 Jun 1996 p.19
Language: FRENCH

CDC <the French **deposit** and consignment office> points out that FFr 62bn were **withdrawn** from the Livret A savings account between January and May 1996. This happens as the French government cut the product's yield to 3.5% as of 30 January 1996 from 4.5% before. Besides, 1995 had been a very good year for this product with FFr 16bn collected. CDC, which manages Livret A accounts, **note** that part of the **money** was **transferred** into **other savings accounts**. FFr 30bn were collected through the LEP savings account, another FFr 30bn through the housing savings accounts, and FFr 10bn through the Livret jeunes account for young people. In 1995, CDC posted a consolidated result of FFr 2.083bn.

COMPANY: CDC
PRODUCT: Building Societies (6120); Savings Account Services (6001);
Retained Earnings & Savings (E3410); Money Supply (E5620);
EVENT: Sales & Consumption (65); Company Reports & Accounts (83);
COUNTRY: France (4FRA);

10/5/15 (Item 8 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06043179
ATM allows reminbi, HK **dollar withdrawals**
CHINA: HK **DOLLARS** CAN BE **WITHDRAWN** FROM BOC ATMS
China Daily (XKP) 09 Sep 1994 p.2
Language: ENGLISH

The Bank of China (BOC) has launched a new service under which its card holders in Guangdong Province can **withdraw** both Hongkong **dollars** and renminbi from the bank's 133 Automatic Teller Machines (ATMs) in the province, effective on September 7. The ATM network has been formed by connecting the BOC's Guangdong branch with its 13 branches in Hongkong, aiming to provide a computerised service for Hongkong customers who make frequent travels to Guangdong. The BOC card has been issued to over 1 mn Hongkong customers of the bank's branches. Under the network, the 133 ATMs in Guangzhou, Dongguan, Shantou and Shenzhen can provide services including **account transfers**, **transaction of deposits**, and **cash withdrawals** in both Hongkong **dollars** and renminbi. The maximum amount that a customer can **withdraw** from the ATMs is HKD 2,500 per transaction, or the equivalent sum in renminbi. The exchange rate is in line with the day's

official buying price, and the customer has to pay HKD 10 for every **withdrawal** . The new network will be extended to Shaoguan, Huizhou, Chaozhou, Zhongshan, Jiangmen, Fujian Province and Guangxi Zhuang Autonomous Region. According to Rao Jianpin, vice-manager of the ATM centre of the BOC's Guangdong branch, there is currently no plans about offering renminbi **withdrawal** service from the ATMs in Hongkong. Currently, some 50,000 Hongkong managers are working in Guangdong. *

COMPANY: BANK OF CHINA; GUANGDONG; BOC; FUJIAN; GUANGXI
PRODUCT: Federal Reserve Banks (6011); Central Banks (6010CE);
EVENT: General Management Services (26); Product Design & Development (33);
COUNTRY: Hong Kong (9HON); China (9CHN);

10/5/16 (Item 1 from file: 256)

DIALOG(R)File 256:TecInfoSource

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00165051 DOCUMENT TYPE: Review

PRODUCT NAMES: Cingular Wireless--Company News (880655); HELIO LLC--Company News (885851); Obopay (280504); E-Payment (830248)

TITLE: M-Commerce

AUTHOR: Seals, Tara

SOURCE: XCHANGE, v12 n2 p12(2) Feb 2007

ISSN: 1095-3647

HOME PAGE: <http://www.xchangemag.com>

FILE SEGMENT: Review

RECORD TYPE: Product Comparison

Vendors such as Cingular and Visa USA are extending mobile phone use beyond traditional communications to mobile financial management. Cingular's mobile banking service will let users bank online via their mobile phones, checking bank balances, **transferring funds**, and paying bills electronically. Cingular is partnering with Firethorn Holdings, LLC, a company that produces an application that links financial institutions to carrier networks. The announcement which names which participating banks will offer this service is forthcoming. Visa has partnered with mFormation Technologies, Inc. to develop a mobile payment application. A more limited mobile finance application is currently being offered by Obopay for the MVNO Helio device. While not directly accessing a bank account, users can manage a **prepaid Master Card account** to add **funds**, make payments, and check balances. Research indicates 60 to 70 percent of mobile phone users will use mobile financial management features.

COMPANY NAME: Cingular Wireless (711365); HELIO LLC (775665); Obopay Inc (793159); TecTerms (999999)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Cell Phones; Digital Wallets; E-Banking; Mobile Communications; Mobile Computing; Partnering; Wireless Carriers; Wireless Communications

REVISION DATE: 20090100

10/5/17 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

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747637

TITLE: Brazil's Efficient Payment System: A Legacy of High Inflation

AUTHOR(S): Montes-Negret, Fernando; Listfield, Robert

AUTHOR(S) AFFILIATION: Unlisted; Unlisted

PUBLICATION INFORMATION: The World Bank, Policy Research Working Paper

Series: 1680

PUBLICATION DATE: 1999

LANGUAGE: English

AVAILABILITY: http://econ.worldbank.org/files/471_wps1680.pdf

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: November 1996 Brazil has an impressive, efficient, highly automated payment system, driven at least in part by the need for rapid payment clearing and settlement in a high inflation environment. There is much of value to learn from the Brazilian system, but also room for improvement. Brazil's efficient, highly automated payment system developed over many years in response to hyper-inflationary, or near-hyperinflationary, conditions. Listfield and Montes-Negret describe that system, its payment instruments, and its links to other networks (markets for **money**, foreign exchange, capital, futures, and commodities) and the government's payment (payroll, social security, and the like) and collection (taxes) operations. They examine factors that have affected the development of the system, innovations Brazil plans to introduce, and opportunities for improving the system. The principal payment instruments used in Brazil are **cash**, checks, cobranças, and DOCs (Documentos de Credito). Cobranças - barcoded remittance documents used to pay **bills** - are handled much like European GIRO payments. DOCs are used to make interbank credit payments, intrabank **transfers** of **funds** between a client's **different accounts**, and client-to-client payments between parties with accounts at the same banking institution. Although a client can initiate a DOC on **paper**, all DOCs are electronic and processed only by banks. Networks include direct **deposit** and direct debit services, automated teller machines, credit cards, and home banking services. The system is highly automated, with separate systems for clearing and settling checks and credit payments (clearinghouses); government securities, private securities, state, local, and municipal securities; government payments; and foreign exchange. Among the lessons from this review of Brazil's check-based payment system: Brazil's system shows that banks can cut costs by cooperating on check processing and transportation. The difficulty lies in structuring incentives and reaching agreements on how to allocate benefits fairly. A broad, inclusive approach should be taken to modernizing the payments system, **taking** into account the needs of all users, from individuals and participants in capital markets to enterprises and government. A wider menu of payment instruments should be offered than just checks. The use of cobranças and DOCs provides certainty of payment and gives those without checking accounts access to the payment system. This **paper** - a product of the Financial Sector Development Department - is part of a larger effort in the department to examine factors constraining the development of countries' financial infrastructure.

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DESCRIPTOR(S) (1991 to Present): Domestic Finance

COMPANY NAMES (DIALOG GENERATED): Financial Sector Development Department

B. NPL Files, Full-text

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(c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
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(c) 2009 MCT Information Svc.
File 484:Periodical Abs Plustext 1986-2009/Mar W2
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Set	Items	Description
S1	963089	(TRANSFER? OR TRANSMISS? OR SWEEP??? OR MOVE OR MOVES OR M- OVED OR MOVING OR PASS???) (15N) (FUNDS OR PREPAYMENTS OR PRE()- PAYMENTS OR DEPOSIT OR DEPOSITS OR MONEY OR MONIES)
S2	349018	(PREPAID OR PRE()PAID OR TRANSACTION OR SUB OR SECOND OR S- ECONDARY OR OTHER OR DIFFERENT OR SEPARATE) (2N) (ACCOUNT OR AC- COUNTS) OR SUBACCOUNT??
S3	7129	(CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT - OR CLIENTS OR INDIVIDUAL OR INDIVIDUALS OR PERSON OR PERSONS - OR USER OR USERS OR ACCOUNT()HOLDER?? OR MEMBER OR MEMBERS) (5-

N) (CASH() (BASED OR ONLY) OR (WITHOUT OR .NOT.) (3N) (BANK OR BANKING OR MEMBERSHIP??))

S4 26354104 CASH OR DOLLAR OR DOLLARS OR BILLS OR (NEGOTIABLE OR MONETARY OR FINANCIAL) () (INSTRUMENT?? OR ITEM OR ITEMS) OR NOTE OR NOTES OR PAPER OR PAPERS OR CURRENCY OR CURRENCIES

S5 1888265 S4(10N) (WITHDRAW? OR PULL??? OR TAKE OR TAKES OR TAKING OR TOOK OR GET OR GETS OR GETTING OR GOT OR REMOV????)

S6 602601 (CASH OR PREPAID OR PRE()PAID OR STORED()VALUE OR DEBIT OR ATM OR CLIENT OR KEY OR POS OR ACCOUNT OR RELOADABLE OR LOADABLE) (2N) (CARD OR CARDS OR DEVICE OR DEVICES OR PASS OR PASSES) OR CASHCARD? OR KEYCARD?

S7 10916 S1(S)S2

S8 9 S7(S)S3

S9 494 S7(S)S5

S10 98 S9(S)S6

S11 73 S2(S)S3

S12 18 S11(S) (S5 OR S6)

S13 122 S8 OR S10 OR S12

S14 28 S13 NOT S13/2000:2009

S15 22 RD (unique items)

15/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01967859 47236016

Tools of the trade

Anonymous

Strategic Finance v81n6 PP: 65-67 Dec 1999

JRNL CODE: NAA

WORD COUNT: 712

...TEXT: With the software on your Palm or Handspring device you can track any type of **transaction** for multiple **accounts** including checks, credit **cards** , **cash deposits** , **withdrawals** , splits, and **transfers** . Pocket Quicken lets you download your desktop categories and groups to organize expenses. The HotSync...

15/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00165436 82-06997

Is There an EFT Payoff? Hollywood Federal Says Yes

Edwards, Raoul D.

United States Banker v93n2 PP: 54-55 Feb 1982

ISSN: 0148-8848 JRNL CODE: USI

ABSTRACT: When anyone opens a **transaction account** or a passbook savings account from Hollywood Federal Savings and Loan Association (Hollywood, Florida), they receive a Plus account and a Plus **debit card** . The Plus **account** user also has access to passbook savings, 2. NOW accounts, 3. telephone transfers from **other savings accounts** to the **transaction account** , 4. movie ticket discounts, 5. free Cook's travellers checks, and 6. four other electronic **funds transfer** system (EFTS) services. Those EFTS services are: 1. remote service to **transfer** check guarantees,

cash withdrawals , or **deposits** from the customer to the merchant, 2. Bill-O-Matic program, Hollywood Federal's telephone bill-paying service, 3. Buy-O-Matic, which incorporates the use of a **debit card** at the point of sale, and 4. direct deposit. The EFTS service has 4 major...

...mortar costs. 4. The full range of services has pulled people into the lower-costing **transaction accounts** .

15/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00073452 78-07783

Why Debit Cards Have Congress Worried

Business Week n2534 (Industrial Edition) PP: 26-27 May 15,1978

ISSN: 0007-7135 JRNL CODE: BWE

ABSTRACT: Congress is beginning to take an interest in regulating **debit cards** to protect against robbery by using these plastic cards to gain access to accounts at electronic banking terminals. The cards, which are used to **transfer money** to **different accounts** , pay **bills** , and **withdraw funds** , are subject to forgery, Congress fears. They must be used in conjunction with a secret...

...get the big transaction volumes they need in order to break even. In addition, electronic **funds transfer** machines have come into much more widespread use. While the industry has generally opposed regulation...

15/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00012611 74-01233

FUNDS TRANSFERS. JUST FOLLOW THE BRIGHT PINK ROAD

KENDALL, JAMES N.

SAVINGS & LOAN NEWS V95N1 PP: 60-66 JAN 1974

ISSN: 0036-5114 JRNL CODE: SLN

ABSTRACT: THE ROUTE TO THE **FUNDS TRANSFER** SYSTEM IS SURPRISINGLY DIRECT. ALL THAT'S REALLY NEEDED IS A STATEMENT SAVINGS- ACCOUNT AND...

...WILL EVOLVE TOWARD A FAMILY FINANCE CENTER CONCEPT THAT INCLUDES BOTH A WORKABLE THIRD PARTY **TRANSACTION ACCOUNT** AND AT LEAST SOME CONSUMER-CREDIT. RECENT CHANGES IN SERVICE CORPORATION REGULATIONS GIVE ASSOCIATION SUBSIDIARIES...

...ANY RESIDENTIAL REAL-ESTATE. IT IS A GIANT STEP FOR BROADER CONSUMER-LENDING POWER. ANY **FUNDS TRANSFER** ACCOUNT THE SAVINGS- AND-LOAN BUSINESS **GETS** INTO FOR A FEW YEARS WILL BE **PAPER** . FOR THE TIME BEING, INCORPORATING SOME OF THE PERIPHERAL SERVICES (**CARDS** AND **CASH** -DISPENSERS) IS WISE.

15/3,K/5 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

06837837

Woolworths' banking to begin rollout next month

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (FOOD WEEK) , p11

August 16, 1999

JOURNAL CODE: WFWK LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 120

... as debit and credit cards. The cards will provide three services: access to an everyday **transaction** or savings **account** ; an Ezy MasterCard; and Woolworths Ezy Rewards loyalty programme

15/3,K/6 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

06496334

LATVIA: PAREX BANK TO INTRODUCE NEW PAYMENT CARD SERVICE SYSTEM

BALTIC NEWS SERVICE

August 02, 1999

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 195

... of the client. "It will allow the clients to withdraw cash at the ATMs or **transfer funds** between any of his accounts. For example, a client will be able to **transfer funds** from Maestro **card's account** to Visa or Eurocard/Mastercard, said Grabecs. He pointed out the users of payment cards...

15/3,K/7 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

06496321 (USE FORMAT 7 OR 9 FOR FULLTEXT)

LATVIAN PAREX BANK SET TO INTRODUCE NEW PAYMENT CARD SERVICE SYSTEM

BALTIC NEWS SERVICE

August 02, 1999

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 200

... of his accounts. For example, a client will be able to transfer funds from Maestro **card's account** to Visa or Eurocard/Mastercard, said Grabecs.

He pointed out the users of payment cards...

15/3,K/8 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

03594722 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Virgin unveils high savings rate; Virgin Direct

ALICIA WYLLIE

SUNDAY TIMES (UNITED KINGDOM)

November 29, 1998

JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 324

... Cash can be paid in by telephone transfer, direct debit or cheque.

There is no **cashcard** facility.

Rowan Gormley, chief executive of Virgin Direct, says: 'Our research shows that 85% of...

15/3,K/9 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.
03524632 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Pocket Quicken For Palm OS Platforms

NEWSBYTES

November 12, 1998

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 298

... told Newsbytes. It can organize any type of transaction for multiple accounts including checks, credit **cards**, **cash**, **deposits**, **withdrawals**, splits and **transfers**. Expenses can be organized by trip, project or client.

An Intuit spokesperson said the LandWare...

15/3,K/10 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.
02509178 (USE FORMAT 7 OR 9 FOR FULLTEXT)

INTELLECT HOLDINGS LTD - JV IN COSTA RICA

ASIA PULSE

August 13, 1998

JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 613

... which contains loan accounts, enables bill payment, electronic cash withdrawal and transfer of funds between **accounts** and **other** cards, recording transactions and working in real time. Loyalty points can be stored on the...

15/3,K/11 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.
1374539 SFW012

Quicken(R) Personal Finance Software to be Available For Palm Computing(R) Platform

DATE: November 11, 1998 08:00 EST WORD COUNT: 911

... organize finances quickly and easily. Any type of transaction for multiple accounts -- including checks, credit **cards**, **cash**, **deposits**, **withdrawals**, splits, and **transfers** -- can be tracked with Pocket Quicken. Users will also be able to use their desktop...

15/3,K/12 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2009 Gale/Cengage. All rts. reserv.

00775824 Supplier Number: 23215928 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cheques on the retreat (part one)
(Electronic payment systems, declining use of checks, in Canada, Germany, France, Italy, The Netherlands, and Belgium profiled)
Electronic Payments International, n 98, p 12
June 1995
DOCUMENT TYPE: Newsletter; Industry Overview ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2080

TEXT:
...by the private banking sector.

Although cash plays an important role in bulk payments, credit **cards** and **prepaid cards** are gaining popularity at retail outlets. **Cash card** services allow cardholders to operate CD/ATMs to **withdraw money** from their bank accounts, to make **deposits**, to make **funds transfers** to **other account** holders and to enquire about their account balances. The eftpos service is provided by banks...

15/3,K/13 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2009 Gale/Cengage. All rts. reserv.
00671104 Supplier Number: 23199219 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Card growth by the big spenders: Part 1
(Number of credit cards issued by end-1993 and trends in Canada, Belgium, France, Germany and Italy are discussed)
Cards International, n 132, p 9
May 10, 1995
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 976

TEXT:
...to low-income customers.

Japan

Although cash plays an important role in bulk payments, credit **cards** and **prepaid cards** are gaining popularity at retail outlets. **Cash card** services allow cardholders to operate CD/ATMs to **withdraw money** from or make **deposits** to their bank accounts, to make **funds transfers** to **other account** holders and to make enquiries about their account balances.

15/3,K/14 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.
05950301 Supplier Number: 53212280 (USE FORMAT 7 FOR FULLTEXT)
Pocket Quicken For Palm OS Platforms 11/12/98.
Newsbytes, pNA
Nov 12, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 334

... told Newsbytes. It can organize any type of transaction for multiple accounts including checks, credit **cards** , **cash** , **deposits** , **withdrawals** , splits and **transfers** . Expenses can be organized by trip, project or client.

An Intuit spokesperson said the LandWare...

15/3,K/15 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.
01698103 Supplier Number: 42115292 (USE FORMAT 7 FOR FULLTEXT)
Credit Saturation - in Germany?
Credit Card Management, v0, n0, p44
June, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1387

... consumers to current accounts and other traditional products, says Winzig of GZS. But it will **take** time to educate **consumers** used to a **cash - based** economy. "What comes more or less last is credit cards," Winzig says.

- James J. Daly...

15/3,K/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.
11784678 SUPPLIER NUMBER: 58466643 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Pocket Quicken.
Strategic Finance, 81, 6, 66
Dec, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 103 LINE COUNT: 00012

TEXT:

...Handspring device you can track any type of transaction for multiple accounts including checks, credit **cards** , **cash deposits** , **withdrawals** , splits, and **transfers** . Pocket Quicken lets you download your desktop categories and groups to organize expenses. The HotSync...

15/3,K/17 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.
09208982 SUPPLIER NUMBER: 18958295 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cash, paper, and electronic payments: a cross-country analysis.(includes two-page comment on the article)
Humphrey, David B.; Pulley, Lawrence B.; Vesala, Jukka M.; Avery, Robert B.
Journal of Money, Credit & Banking, v28, n4, p914(28)
Nov, 1996
ISSN: 0022-2879 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 12384 LINE COUNT: 00993

... availability indicator for check and giro transactions. While these offices are important when opening an **transaction account** , they are not

needed to initiate transactions at the point-of-sale or through the...

...and Canada), a similar relative use of credit cards, but considerably higher relative use of **debit cards** for all but one European country. (32.) Among businesses, when the payment value is exceptionally...

...payment method used. When price does not vary, as is common at the retail level, **cash** and **debit card** users end up cross-subsidizing check and credit card users (as the latter two instruments...
...giro credit transfers. This experience has probably led to a greater acceptability of final payment **debit cards** at the point of sale and reduces user acceptance of credit cards promoted by banks...

...of any credit extended if the monthly invoice is not fully paid. (43.) U.S. **debit card** price (**POS**) equals the electronic giro price (essentially the cost of maintaining a **transaction account**) plus an allocated portion of the user ATM fee which is from: (percent "on-us...

15/3,K/18 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.
01271466
Atlantans to Get Citibank Terminal.
AMERICAN BANKER October 23, 1985 p. 2

... accounts from phones around the country. The Pocket Terminal will let customers check account balances, **transfer money** between accounts, pay credit card **bills**, and **get other account** information using any phone with a modular jack. Citibank plans to offer the new **device** in Financial **Account** markets outside Atlanta, expecting to issue 6,000 Pocket Terminals in 1986.

15/3,K/19 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.
02600892 Supplier Number: 45260837 (USE FORMAT 7 FOR FULLTEXT)
EFT's Final Frontier: Payments Over The Internet
Bank Network News, pN/A
Jan 12, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2276

... shortly m
Not All Payments Zapped Over Cyber Networks Involve A Card
Using credit and **debit cards** won't be the only way consumers will pay for goods and services purchased over...

...that not everyone who has something to sell will be certified to accept credit or **debit cards**, CyberCash is developing a service that operates much like the proposed electronic purses--or smart **card prepaid debit card** programs--under discussion by financial institutions. But instead of keeping stored- value data inside a smart card, the data is stored in a computer file. **Funds** from participating consumers' accounts then are **transferred** electronically by banks or bank networks. Bruce Wilson,

CyberCash chief operating officer, says many of...
...other collectibles or they are researchers selling information. In addition to not accepting credit and **debit cards**, the transactions associated with these individuals are often too small to put on plastic--often...

...these affiliated institutions who want to buy or sell on the Internet could set up **prepaid accounts**. Those wishing to make purchases could electronically **transfer funds** from a checking or savings **account** to this **separate prepaid account** held by their financial institution. When they're ready to buy something, they would click on a menu screen and type in the cost to authorize their institution to **transfer the money**. Meanwhile, the seller of the item or information has an account with a participating institution...

...token" or notice of funds availability and can click deposit on a menu and the **funds** would be deposited into the bank account. **Funds** are then **transferred** via a Fed wire settlement overnight. Wilson says CyberCash is discussing the program with several...

...get the goods promised. With individuals, he questions who will guarantee that the buyer will **get** the goods. "With Visa or **Cash** Station, retailers sign to live by chargeback rules (where if the goods is undelivered or...

15/3,K/20 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.
00002730

USBANK STRIVES TO OFFER VARIETY
RETAIL DELIVERY SYSTEMS NEWS
December 20, 1996 VOL: 1 ISSUE: 26 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1215 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...very closely. They are going to use personal finance software. Others will want to just **get** online, check their balance, pay some **bills**, **transfer funds** and log off. We're going to provide options to both those kinds of customers...

...us about the functionality on your Web site?

Parker: Customers access this through their UBank (**ATM**) **card** so their relationship is focused on their card. They can link up to six **different accounts** to that card -- two checking, two savings, a credit line and their credit card. When...

...be very easy for our ATM and telephone customers to adapt to this. You can **transfer funds** between those accounts and send E-mail to USBank.

15/3,K/21 (Item 1 from file: 608)

DIALOG(R)File 608:MCT Information Svc.

(c) 2009 MCT Information Svc. All rts. reserv.

06594462 (USE FORMAT 7 OR 9 FOR FULLTEXT)

University of Central Florida Students to Join Cashless Society

Joni James

Orlando Sentinel

October 02, 1998

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 748

...TEXT: one of the nation's pioneering smart card programs. Like the FSU Card, UCF's **card** will combine **cash** -carrying capability along with a library card, an I.D. card, a photocopier **card** , a **prepaid** phone **card** and an **ATM card** . Campus officials say it will take until next spring, however, for card readers to be...

...stores. By then, UCF's students, faculty and staff will be able to leave their **cash** behind and **get** by with their UCF Cards, which contain microchips that store a wealth of data. UCF...

...Gator 1 Card -- that use magnetic strips or bar codes for accessing information, including students' **prepaid** vending machine **accounts** . But those cards don't have the versatility of smart cards that can store money or data in multiple accounts. At UCF, for example, students will "store" **money** into the cards using specially equipped ATM-style machines. They'll be able to **transfer money** from their checking accounts or **deposit** cash. The machine will encrypt the value onto the smart card in one of at least three **different accounts** : vending, bookstore and food. The vending account -- for use in soda, candy and photocopy machines...

...100 limit and won't require a personal identification number, or PIN, to access. The **other** two **accounts** will require PINs. In particular, those accounts are expected to be popular with parents or...

...wallets. The cost of processing a UCF Card transaction can be lower than processing credit **cards** or handling **cash** for some merchants, said Larry Campbell of Huntington Bank, which is providing the card to...

...Bank -- which is installing a branch next to the UCF Bookstore -- and use the UCF **Card** as a **debit card** and **ATM card** , because the UCF Card will still have a magnetic strip for that purpose. Starting sometime...

15/3,K/22 (Item 2 from file: 608)

DIALOG(R)File 608:MCT Information Svc.

(c) 2009 MCT Information Svc. All rts. reserv.

06573290 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit Card Companies Offer Some Protection for Stolen Cards

Bruce Bryant-Friedland

The Florida Times-Union Jacksonville

July 19, 1998

DOCUMENT TYPE: NEWSPAPER
WORD COUNT: 2152

RECORD TYPE: FULLTEXT

LANGUAGE: ENGLISH

...TEXT: a mental rehearsal of the deed: the how, the when, and the what-did-they- **get** .

And, in an increasingly **cash** -less society where our bank accounts, credit lines and personal identities are readily accessible through...

...the money to his billfold.

But consumers receive substantially more protection when their charge and **debit cards** fall into the wrong hands.

If it is a truly unauthorized use, the damage from...

...credit card networks, Visa USA and MasterCard International, have voluntarily extended these protections to newfangled **debit cards** , which automatically pull payments directly from a cardholder's bank account.

Still, the faster one...gift shop seems about right, although the man can't be sure because the purchase **took** place in Jordanian **currency** .

But the customer is puzzled about why the charge only hit Universal Card's system...

...a legislative counsel at Consumers Union in Washington, D.C., wants to see new law **passed** providing further protection for debit cardholders.

Such **debit cards** , which draw **funds** directly from a user's bank **account** , are fundamentally **different** from a credit card, he said.

With a credit card, the consumer controls whether to...

...funds to pay an account. This is an important check that's absent on a **debit card** .

"If there are unauthorized uses on a **debit card** , they could wipe out your bank **account** that the **card** is attached to," Torres said.

"You're out that money. But then you have to does not have many horror stories of **debit card** fraud followed by protracted disputes between cardholders and financial institutions.

Consumers Union is in the...

...stories as it pushes for tougher laws, he said.

But industry officials so far see **debit card** fraud as less of a problem than those posed by credit cards.

A large part...

...due to cardholder behavior, said MasterCard's Newton.

"People are very, very careful with their **debit cards** ," she said.

"People are very, very aware that it is pay-as-you-go. They know they need to be as careful with your **debit card** as you are with your checkbook."

Given the way that Newton and other industry officials...

...bringing vast additional vulnerability.

For consumers, the increased purchasing power that comes with credit and **debit cards** comes with its own plastic safety net.